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The Commonwealth of Massachusetts

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

FOR THE

YEAR ENDING DECEMBER 31, 1935

PART I

FIRE AND MARINE INSURANCE

DEPARTMENT OF BANKING AND INSURANCE



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PART I.

COMMISSIONER'S REPORT.

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The Commonwealth of Massachusetts

DEPARTMENT OF BANKING AND INSURANCE,
DIVISION OF INSURANCE, BOSTON, DEC. 1, 1936.

To the General Court of Massachusetts:

The Commissioner of Insurance hereby submits Part I of the eighty-first annual insurance report. This volume contains information relating to fire and marine insurance companies, and at the end thereof is published, as required by law, the entire report of the Division of Fire Prevention of the Department of Public Safety. It contains also various statistical tables, among them Table No. 11, which shows the sources of gain or loss in the surplus of the companies during the year 1935.

In the statements filed with this Department as of December 31, 1935, companies were permitted to value all bonds which were amply secured and not in default on an amortized basis or to use Convention average rates provided in the aggregate they did not exceed the amortized values. On bonds not qualifying for amortization and on stocks Convention values were allowed.

The following companies of the classes covered by this volume were authorized to transact business in this Commonwealth subsequent to the date of the last report, or in 1936 prior to the date of this report: —

Corporate Name	Location	Capital	Date of Authority
The Charter Oak Fire Insurance Company	Hartford, Conn.	\$500,000	Feb. 29, 1936
The Pacific Coast Fire Insurance Company	Vancouver, B. C.	400,000	April 22, 1936

The following companies of the classes included in this volume ceased to have authority to write business in this Commonwealth subsequent to the date of the last report, and in 1936 prior to the date of this report: —

Corporate Name	Location	Capital	Remarks 1936
The Capital Fire Insurance Company of Concord, N. H.	Concord, N. H.	\$300,000	Ceased June 30

DEPARTMENT EXAMINATIONS

The following fire and marine insurance companies were examined by this Department during the year 1935: —

Name of Company	Location	Date of Previous Examination
Abington Mutual	Abington	1932
Barnstable County Mutual	Yarmouthport	1932
Berkshire Mutual	Pittsfield	1932
Boston	Boston	1932
Cambridge Mutual	Andover	1932
Employers	Boston	1932
Federal Mutual	Boston	1932
Hampshire Mutual	Pittsfield	1932
Hingham Mutual	Hingham	1932
Lowell Mutual	Lowell	1932
Lumber Mutual	Boston	1932
Massachusetts Fire and Marine	Boston	1932
Merchants and Farmers Mutual	Worcester	1932
Merrimack Mutual	Andover	1932
Quincy Mutual	Quincy	1932
Traders and Mechanics	Lowell	1932
Worcester Mutual	Worcester	1932

FIRE INSURANCE DURING 1935

Massachusetts Fire Insurance Business for the Ten Years beginning with 1926:

YEARS	Premiums Written ¹	Losses Paid	Loss Ratio (Per Cent)
1926	\$34,401,354	\$21,514,066	62.54
1927	34,356,579	17,616,751	51.28
1928	33,467,315	18,601,645	55.58
1929	34,112,690	17,012,143	49.87
1930	31,511,817	19,924,360	63.23
1931	27,444,198	18,141,905	66.10
1932	24,777,047	18,848,056	76.07
1933	24,626,798	11,914,737	48.38
1934	26,383,425	13,025,507	49.37
1935	26,838,944	10,981,655	40.92
Totals	\$297,920,167	\$167,580,825	56.25

¹ These amounts have been reduced by the estimated dividends payable on the mutual premiums.

DEPARTMENT FINANCES

During the fiscal year ending November 30, 1935, the Division of Insurance collected fees amounting to \$273,339.11, of which \$118,170.00 was produced by brokers' licenses, \$118,378.00 by agents' licenses, \$19,867.23 by the valuation of life policies, \$7,507.00 by annual statements and \$9,416.88 from miscellaneous sources. The expenses amounted to \$268,977.10, leaving a net surplus accruing to the Commonwealth of \$4,362.01.

Respectfully submitted,

FRANCIS J. DECELLES,
Commissioner of Insurance.

Reports of Receivers of Insurance Companies.

(No company of the classes included in this volume is in the hands of receivers at this time.)

Legislation of 1936 Relating to Fire and Marine Insurance.

CHAPTER 20.

AN ACT FURTHER EXTENDING THE PERIOD OF OPERATION OF CERTAIN LAWS AUTHORIZING DOMESTIC CORPORATIONS TO CONTRIBUTE TO CERTAIN FUNDS FOR THE BETTERMENT OF SOCIAL AND ECONOMIC CONDITIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Chapter eight of the acts of nineteen hundred and thirty-three is hereby amended by striking out section three, as most recently amended by chapter four of the acts of nineteen hundred and thirty-five, and inserting in place thereof the following: —
Section 3. This act shall become inoperative at the expiration of six years from its effective date. — (*Approved February 6, 1936.*)

CHAPTER 61.

AN ACT RELATIVE TO ANNUITY ASSOCIATIONS FOR THE BENEFIT OF EMPLOYEES OF INSURANCE COMPANIES.

Section thirty-six of chapter one hundred and seventy-five of the General Laws, as amended by chapter one hundred and forty of the acts of nineteen hundred and thirty-five, is hereby further amended by striking out the second paragraph and inserting in place thereof the following: —

Any such company, with the written approval of the commissioner, may also establish an employee's savings fund, contributory pension system or association for the benefit of its aged or disabled employees, to which fund, system or association both the employees and the company shall contribute. Such a fund, system or association may be an association described in sections thirty-nine, forty and forty-one of chapter thirty-two and subject thereto. — (*Approved February 18, 1936.*)

CHAPTER 172.

AN ACT AUTHORIZING EMERGENCY LOANS BY SAVINGS BANKS, CO-OPERATIVE BANKS, TRUST COMPANIES, CREDIT UNIONS, BANKING COMPANIES AND INSURANCE COMPANIES TO RELIEVE DISTRESS CAUSED BY FLOOD CONDITIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public health, safety and convenience.

SECTION 1. Any savings bank, co-operative bank, trust company, credit union, banking company or insurance company, with the approval of a majority of its officers, board or committee authorized by law to approve loans, and subject to such terms and conditions as they may require in each case, may assist any of its mortgagors or borrowers whose property shall have suffered damage as a result of flood conditions in this commonwealth by advancing to any of its mortgagors sums for the purpose of repairing or rehabilitating the property mortgaged and, in addition, by advancing to any one of said mortgagors or borrowers sums not exceeding, in the aggregate, two hundred dollars for the purpose of alleviating distress or suffering caused by such flood conditions.

SECTION 2. The Mutual Savings Central Fund, Inc., The Co-operative Central Bank and the Central Credit Union Fund, Inc., with the approval of their respective boards of directors, may assist any of their respective member banks by loaning funds for the purposes set forth in section one, and such member banks are hereby empowered to borrow for such purposes.

SECTION 3. Any savings bank, co-operative bank, trust company, credit union, banking company or insurance company, with the approval of a majority of its officers, board or committee authorized by law to approve loans, may contribute

such sum or sums of money as they may determine to be reasonable, to any general fund, approved by the commissioner of insurance in the case of insurance companies or by the commissioner of banks in the case of any of the other corporations referred to in this section, being raised by a relief committee and established for the purpose of providing assistance in the improvement of social and economic conditions in any community whose inhabitants have suffered damage due to flood conditions in this commonwealth.

SECTION 4. No loan or contribution shall be made under this act after the expiration of six months from its effective date, and no provision of law inconsistent with this act shall apply to any loan or contribution made hereunder.

(Approved March 24, 1936.)

CHAPTER 212.

AN ACT AUTHORIZING THE QUARTERLY PAYMENT OF DIVIDENDS BY STOCK INSURANCE COMPANIES.

Section seventy-two of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by striking out, in the seventh line, the word "or" and inserting in place thereof a comma, — and by inserting after the word "semi-annually" in the same line the words: — or quarterly, — so as to read as follows: — *Section 72.* No stock company shall make a dividend, either in cash or stock certificates, except from its actual net surplus computed as required by law in its annual statement, nor shall any such company which has ceased to do new business divide any portion of its assets, except surplus, to its stockholders until it shall have performed or cancelled its policy obligations. Any such company may declare and pay, annually, semi-annually, or quarterly from its surplus, cash dividends to its stockholders of not more than ten per cent of its capital stock in a year, and if the dividends in any year are less than ten per cent the difference may be made up in any subsequent year from surplus accumulations; but any such company may pay such dividend as the directors may consider prudent out of any surplus remaining after deducting from the assets all securities and book accounts on which no part of the principal or interest has been paid within the last year and for which foreclosure or suit has not been commenced for collection, or which after judgment obtained thereon shall have remained more than two years unsatisfied and on which interest shall not have been paid, and also deducting all interest due and unpaid on any property of the company.

(Approved April 8, 1936.)

CHAPTER 213.

AN ACT RELATIVE TO PURCHASES AND SALES OF SECURITIES BY INSURANCE COMPANIES.

Section sixty-four of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "company" in the twentieth line the following: — The board of directors, or committee thereof, referred to above, may authorize by vote duly recorded in the books of the company one or more of the officers of the company to buy or sell securities between meetings of said board, or committee, under such restrictions as the board of directors, or committee, shall deem advisable, and a copy of such authorization shall be filed with the commissioner. All such purchases and sales shall be reported to the board of directors, or committee, and recorded in the minutes of their next meeting, — so that the second paragraph will read as follows: — No investment, sale or loan, except loans on its own policies, shall be made which has not first been authorized by the board of directors, or by a committee thereof charged with the duty of investing or loaning the funds of the company; nor shall any deposit be made in a bank or banking institution unless such bank or banking institution has first been approved as a bank of deposit by the board of directors or said committee thereof, and unless the vote authorizing such investment, sale or loan or approval of the place of deposit has been duly recorded in the books of the company. The board of directors, or committee thereof, referred to above, may authorize by vote duly recorded in the books of the company one or more of the

officers of the company to buy or sell securities between meetings of said board, or committee, under such restrictions as the board of directors, or committee, shall deem advisable, and a copy of such authorization shall be filed with the commissioner. All such purchases and sales shall be reported to the board of directors, or committee, and recorded in the minutes of their next meeting.

(Approved April 8, 1936.)

CHAPTER 215.

AN ACT RELATIVE TO THE SERVICE BY REGISTERED MAIL OF NOTICE OF CANCELLATION OF CERTAIN POLICIES OF INSURANCE BY INSURANCE COMPANIES.

SECTION 1. Section one hundred and eighty-seven C of chapter one hundred and seventy-five of the General Laws, as amended by chapter thirty-four of the acts of nineteen hundred and thirty-four, is hereby further amended by inserting after the word "prepaid" in the thirteenth line the words:— or by registered mail, postage prepaid, with a return receipt of the addressee requested, — so that the first paragraph will read as follows:— A company issuing any policy of insurance which is subject to cancellation by the company shall effect cancellation by serving the notice thereof provided by the policy and by paying or tendering, except as provided in this and the following section, the full return premium due thereunder in accordance with its terms without any deductions. Such notice and return premium, if any, shall be delivered in hand to the insured, or be left at his last address as shown by the company's records or, if its records contain no such address, at his last business, residence or other address known to the company, or be forwarded to said address by registered mail, postage prepaid or by registered mail, postage prepaid, with a return receipt of the addressee requested, and a notice left or forwarded, as aforesaid, shall be deemed a sufficient notice. A check of the company or its duly authorized agent shall be deemed a sufficient tender. The affidavit of any officer, agent or employee of the company, duly authorized for that purpose, that such notice has been served and such return premium, if any, has been paid or tendered, as provided in this section, shall be prima facie evidence that cancellation has been duly effected.

SECTION 2. This act shall become effective on December thirty-first, nineteen hundred and thirty-six. — *(Approved April 8, 1936.)*

CHAPTER 315.

AN ACT PROVIDING A NEW METHOD OF REINSURING RISKS OF CERTAIN MUTUAL FIRE INSURANCE COMPANIES.

Section eighty of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "classified" in the twenty-third line the following new paragraph:—

Whenever any such insurance company, whose business is confined chiefly to the insurance of sprinklered risks and which is conducted solely for the benefit and protection of its members and which pays no commissions or brokerages for the acquirement of its business, shall reinsure in a like company the whole or any portion of a risk covered by its policy or policies of insurance, it may do so either (1) by existing methods of reinsurance or (2) by agreement with its policyholder or policyholders attached to and made a part of such policy or policies, which agreement shall contain a schedule giving (a) the name and location of each reinsuring company and (b) the portion of the risk reinsured in each such company. Such agreement may also provide that the dividend or return of premium to be paid or credited upon termination of such policy or policies shall be the sum of (1) the dividend or return of premium to be paid or credited upon that portion of the premium or premium deposit retained by the company issuing such policy or policies and (2) the aggregate amount of such dividends or returns of premium paid or credited upon all portions of the premium or premium deposit ceded to all such reinsuring companies. — *(Approved June 3, 1936.)*

STATISTICAL TABLES.

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business in Massachusetts on Dec. 31, 1935*

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Massachusetts Mutual Companies Other than Manufacturers</i>						
Abington Mutual Fire Insurance Co.	Abington, Mass.	1856	1857	1857	Alfred H. Nash	William A. Robbins
Allied American Mutual Fire Insurance Co.	Boston, Mass.	1920	1920	1920	Charles H. Hodges	H. C. Keppenber, Jr.
Associated Merchants Mutual Fire Insurance Co.	Boston, Mass.	1919	1922	1921	Wesley E. Lindsey	E. C. Lindsey
Attleborough Mutual Fire Insurance Co.	Attleboro, Mass.	1844	1845	1845	Fred L. Torrey	James S. Palmer
Barnstable County Mutual Fire Insurance Co.	Yarmouthport, Mass.	1833	1833	1833	Frederick C. Swift	Joshua E. Howes
Berkshire Mutual Fire Insurance Co.	Pittsfield, Mass.	1835	1835	1835	Robert A. Barbour	Frederic G. Moore
Berkshire County Mutual Fire Insurance Co.	Pittsfield, Mass.	1835	1834	1834	Burton S. Flagg	Edward C. Nichols
Cambridge Mutual Fire Insurance Co.	Concord, Mass.	1846	1846	1846	Prescott Keyes	Eliot R. Howard
Citizens' Mutual Fire Insurance Co.	Concord, Mass.	1837	1837	1837	James Y. Noyes	Theodore T. Marsh
Dedham Mutual Fire Insurance Co.	Dedham, Mass.	1855	1855	1855	William A. Muller	Edward C. Mason
Dorchester Mutual Fire Insurance Co.	Boston, Mass.	1857	1857	1857	James S. Kemper	W. I. Constable
Federal Mutual Fire Insurance Co.	Boston, Mass.	1907	1907	1907	James S. Kemper	W. I. Constable
Fitchburg Mutual Fire Insurance Co.	Fitchburg, Mass.	1847	1847	1847	Frederick W. Porter	John A. Marshall
Groveland Mutual Fire Insurance Co.	Groveland, Mass.	1828	1828	1828	Charles H. Pike	Frederic G. Moore
Hampshire Mutual Fire Insurance Co.	Pittsfield, Mass.	1830	1832	1832	Robert A. Barbour	Alan F. Hersey
Hingham Mutual Fire Insurance Co.	Hingham, Mass.	1826	1826	1826	Ira G. Hersey	Harvey MacArthur
Holyoke Mutual Fire Insurance Co.	Salem, Mass.	1843	1843	1843	Carlos P. Faunce	Harry F. Madden
Lowell Mutual Fire Insurance Co.	Lowell, Mass.	1832	1832	1832	Clarence H. Nelson	Walter E. Murkland
The Lumber Mutual Fire Insurance Co. of Boston, Massachusetts	Boston, Mass.	1895	1895	1895	H. E. Stone	T. E. Baker
Lynn Mutual Fire Insurance Co.	Concord, Mass.	1828	1828	1828	Prescott Keyes	Eliot R. Howard
Merchants and Farmers Mutual Fire Insurance Co.	Worcester, Mass.	1846	1847	1847	Edmund L. Sanders	Harry S. Myrick
Merrimack Mutual Fire Insurance Co.	Andover, Mass.	1828	1828	1828	Burton S. Flagg	Edward C. Nichols
Middlesex Mutual Fire Insurance Co.	Concord, Mass.	1826	1826	1826	Prescott Keyes	Eliot R. Howard
Mutual Fire Assurance Co.	Springfield, Mass.	1827	1827	1827	Charles C. McElwain	Herbert E. Huie
Mutual Protection Fire Insurance Co.	Concord, Mass.	1861	1864	1864	Prescott Keyes	Eliot R. Howard
Newburyport Mutual Fire Insurance Co.	Newburyport, Mass.	1829	1829	1829	Frank B. Hubbard	Greenleaf A. Johnson
Norfolk Mutual Fire Insurance Co.	Dedham, Mass.	1825	1825	1825	James Y. Noyes	Theodore T. Marsh
Pioneer Mutual Insurance Co.	Cambridge, Mass.	1934	1935	1935	Harry P. Abramson	M. Dudley Williams, Jr.
Quincy Mutual Fire Insurance Co.	Quincy, Mass.	1851	1851	1851	James F. Young	Harvey MacArthur
Salem Mutual Fire Insurance Co.	Salem, Mass.	1838	1838	1838	S. Herbert Wilkins	Perley B. Rawding
Traders and Mechanics Insurance Co.	Lowell, Mass.	1848	1848	1848	Tyler A. Stevens	Edward W. Brigham
United Mutual Fire Insurance Co.	Boston, Mass.	1908	1908	1908	Louis K. Liggett	O. E. Ringquist
West Newbury Mutual Fire Insurance Co.	West Newbury, Mass.	1828	1828	1828	Robert S. Brown	Daniel Conroy
Worcester Mutual Fire Insurance Co.	Worcester, Mass.	1823	1824	1824	Willis E. Sibley	Harry Harrison

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.—Continued*

NAME OF COMPANY		Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual Fire Insurance Co.	.	Providence, R. I.	1877	1877	1900	Hovey T. Freeman	Theodore P. Bogert
Blackstone Mutual Fire Insurance Co.	.	Providence, R. I.	1808	1868	1900	Charles H. Smith	Howard I. Lee
Enterprise Mutual Fire Insurance Co.	.	Providence, R. I.	1874	1874	1900	Hovey T. Freeman	Theodore P. Bogert
Frienden's Mutual Fire Insurance Co.	.	Providence, R. I.	1854	1854	1900	Frederick T. Moses	Charles G. Easton
Hope Mutual Fire Insurance Co.	.	Providence, R. I.	1875	1875	1900	Charles C. Stover	Royal G. Luther
Manufacturers' Mutual Fire Insurance Co.	.	Providence, R. I.	1835	1835	1900	Hovey T. Freeman	Theodore P. Bogert
Mechanics Mutual Fire Insurance Co.	.	Providence, R. I.	1871	1871	1900	Hovey T. Freeman	Theodore P. Bogert
Mercantile Mutual Fire Insurance Co.	.	Providence, R. I.	1884	1884	1901	Frederick T. Moses	J. M. Lerriss
Mercantile Mutual Fire Insurance Co.	.	Providence, R. I.	1874	1874	1901	Charles H. Smith	Howard I. Lee
Mill Owners Mutual Fire Insurance Co.	.	Providence, R. I.	1884	1884	1901	Charles H. Smith	Howard I. Lee
Philadelphia Manufacturers Mutual Fire Insurance Co.	.	Chicago, Ill.	1895	1895	1917	H. N. Wade	H. J. Jann
Protection Mutual Fire Insurance Co.	.	Chicago, Ill.	1880	1880	1901	Richard H. Morris	Ray L. Hudson
Rhode Island Mutual Fire Insurance Co.	.	Chicago, Ill.	1887	1887	1917	H. N. Wade	H. J. Jann
State Mutual Fire Insurance Co.	.	Providence, R. I.	1848	1848	1900	Hovey T. Freeman	Theodore P. Bogert
State Mutual Fire Insurance Co.	.	Providence, R. I.	1855	1855	1900	Hovey T. Freeman	Theodore P. Bogert
What Cheer Mutual Fire Insurance Co.	.	Providence, R. I.	1873	1874	1900	Charles C. Stover	Royal G. Luther
<i>Massachusetts Stock Companies</i>							
Boston Insurance Co.	.	Boston, Mass.	1873	1874	1874	William R. Hedge	William J. Chisholm
The Employers' Fire Insurance Co.	.	Boston, Mass.	1921	1921	1921	Edward C. Stone	Franklin P. Horton
Massachusetts Fire and Marine Insurance Co.	.	Boston, Mass.	1910	1910	1910	William H. Koop	Eugene S. Archer
New England Fire Insurance Co.	.	Pittsfield, Mass.	1919	1920	1920	George G. Bulkeley	Carl B. Gale
Old Colony Insurance Co.	.	Boston, Mass.	1906	1906	1906	William R. Hedge	William J. Chisholm
Sentinel Fire Insurance Co.	.	Springfield, Mass.	1924	1925	1925	George G. Bulkeley	William A. Hebert
Springfield Fire and Marine Insurance Co.	.	Springfield, Mass.	1849	1851	1851	George G. Bulkeley	William A. Hebert
<i>Stock Companies of Other States</i>							
Aetna Insurance Co.	.	Hartford, Conn.	1819	1819	1856	W. Ross McCain	Frank G. Bush
Agricultural Insurance Co.	.	Watertown, N. Y.	1863*	1853	1889	H. R. Waite	W. A. Seaver
Albany Insurance Co.	.	New York, N. Y.	1811	1811	1878	Ronald R. Martin	Frank J. Barry
The Alleghenia Fire Insurance Co. of Pittsburgh	.	Pittsburgh, Pa.	1868	1868	1908	G. W. Unverzagt	W. A. Forrest, Jr.
The Alliance Insurance Co. of Philadelphia	.	Philadelphia, Pa.	1904	1903	1903	Benjamin Rush	John J. Connor
Allied Fire Insurance Co. of Utica	.	Utica, N. Y.	1923	1923	1924	D. Dew Smyth	John L. Train
The American Insurance Co.	.	Newark, N. J.	1846	1846	1874	Paul B. Sommers	F. Hoadley
American Alliance Insurance Co.	.	New York, N. Y.	1897	1897	1897	William H. Koop	Daniel R. Ackerman
American Automobile Fire Insurance Co.	.	St. Louis, Mo.	1927	1928	1928	L. A. Harris	P. R. Ryan
American Central Insurance Co. (Mo.)	.	New York, N. Y.	1853	1853	1872	F. W. Koeckert	D. D. Henry
The American Druggists' Fire Insurance Co.	.	Cincinnati, Ohio	1906	1906	1909	Charles H. Avery	Frank H. Freeicks
American Eagle Fire Insurance Co.	.	New York, N. Y.	1915	1915	1915	Bernard M. Culver	F. R. Millard
American Equitable Assurance Co. of New York	.	New York, N. Y.	1918	1918	1918	Richard A. Corroon	Sidney E. Adams
American and Foreign Insurance Co.	.	New York, N. Y.	1896	1897	1927	E. E. Ellis	G. Inselman
The American National Fire Insurance Co. (Ohio)	.	New York, N. Y.	1914	1916	1922	William H. Koop	Daniel R. Ackerman
American Union Insurance Co. of New York	.	Hartford, Conn.	1923	1923	1923	J. H. Freeland	W. R. Hills
Anchor Insurance Co.	.	Providence, R. I.	1928	1928	1928	G. C. House	R. S. Duncombe
The Automobile Insurance Co. of Hartford	.	Hartford, Conn.	1907	1913	1913	Morgan B. Brainard	Olaf Nordeng
The Baltimore American Insurance Co. of New York	.	New York, N. Y.	1925	1925	1925	Wilfred Kurth	Harry H. Schulte

Bankers and Shippers Insurance Co. of New York	New York, N. Y.	1918	1919	1919	C. V. Meserole	A. R. Mathews
Birmingham Fire Insurance Co. of Pennsylvania	Pittsburgh, Pa.	1871	1871	1927	A. G. Kaufmann	Kenneth F. May
Buffalo Insurance Co.	Buffalo, N. Y.	1867	1867	1873	Sidney R. Kennedy	George E. Houck
Caledonian-American Insurance Co. (N. Y.).	Hartford, Conn.	1897	1898	1898	Robert R. Clark	Charles L. Schweis
The California Insurance Co.	San Francisco, Cal.	1864	1905	1914	J. C. Griffiths, Jr.	V. J. Robinson
The Camden Fire Insurance Association	Camden, N. J.	1841	1841	1900	William T. Read	Elwood S. Thompson
Capital Fire Insurance Co. of California	San Francisco, Cal.	1911	1912	1935	Ray Decker	A. C. Griffin
The Capital Fire Insurance Co. of Concord, N. H.	Newark, N. J.	1886	1886	1887	Charles L. Jackman	Walter Williamson
The Carolina Insurance Company (N. C.).	New York, N. Y.	1887	1889	1929	Wilfred Kurth	Harry H. Schulte
Central Fire Insurance Co. of Baltimore	Philadelphia, Pa.	1865	1865	1926	Charles H. Roloson, Jr.	Thomas Hughes
Central Union Insurance Co. (N. J.)	Hartford, Conn.	1928	1929	1929	J. H. Vreeland	W. R. Hills
The Church Properties Fire Insurance Corporation	New York, N. Y.	1929	1929	1930	William Fellows Morgan	Bradford B. Locke
Citizens Insurance Co. of New Jersey	Hartford, Conn.	1929	1929	1930	R. M. Bissell	Clyde P. Smith
City of New York Insurance Co.	New York, N. Y.	1905	1905	1905	Wilfred Kurth	Harry H. Schulte
Columbia Insurance Co. (N. J.)	New York, N. Y.	1901	1901	1902	Thomas J. Irvine	J. T. Tabler
The Columbia Fire Insurance Co. of Dayton, Ohio	Newark, N. J.	1881	1882	1924	Paul B. Sommers	Forrest E. Beachler
Commerce Insurance Co.	Glen Falls, N. Y.	1859	1859	1864	F. M. Smalley	F. W. Stein
The Commercial Union Fire Insurance Co. of New York	New York, N. Y.	1890	1891	1895	F. W. Koeckert	James Gaukrödger
The Commonwealth Insurance Co. of New York	New York, N. Y.	1886	1886	1887	Cecil F. Shallcross	R. P. Stockham
The Concordia Fire Insurance Co. of Milwaukee	Newark, N. J.	1870	1870	1887	William E. Wollaeger	R. E. Brandenburg
The Connecticut Fire Insurance Co.	Hartford, Conn.	1850	1850	1856	Edward Milligan	Lee R. Ross
County Fire Insurance Co. of Philadelphia	New York, N. Y.	1833	1833	1856	Bernard M. Culver	F. R. Millard
The Detroit Fire and Marine Insurance Co.	New York, N. Y.	1832	1833	1881	William H. Koop	Daniel R. Ackerman
Dixie Fire Insurance Co. (N. C.)	New York, N. Y.	1866	1866	1888	William H. Koop	Daniel R. Ackerman
Dubuque Fire & Marine Insurance Co.	Newark, N. J.	1906	1906	1908	Paul B. Sommers	Clyde A. Holt
The Eagle Fire Co. of New York	Dubuque, Iowa	1883	1883	1908	C. J. Schrup	S. F. Weiser
The East and West Insurance Co. of New Haven	New York, N. Y.	1806	1806	1923	Hart Darlington	Everard P. Smith
Empire State Insurance Co.	New Haven, Conn.	1923	1923	1923	Victor Roth	W. A. Thomson
Equitable Fire and Marine Insurance Co. (R. I.)	Watertown, N. Y.	1928	1928	1928	H. R. Waite	W. A. Seaver
The Eureka-Security Fire and Marine Insurance Co.	Hartford, Conn.	1859	1860	1862	Edward Milligan	Joseph L. Price
Excelsior Insurance Co. of New York	Cleveland, Ohio	1864	1864	1934	J. F. Guinness	Adam Benus
Export Insurance Co.	Syracuse, N. Y.	1919	1919	1920	Robert C. Hosmer	Henry C. Little
The Farmers' Fire Insurance Co.	New York, N. Y.	1923	1923	1923	W. H. Koor	W. Leland Anderson
Federal Insurance Co. (N. J.)	New York, N. Y.	1833	1853	1897	C. M. Kerr	A. S. McConley
Federal Union Insurance Co. (Ill.)	New York, N. Y.	1901	1901	1903	Hendon Chubb	Thomas J. Goddard
Fidelity and Guaranty Fire Corporation	New York, N. Y.	1908	1908	1915	Harold Warner	C. L. Purdin
Fidelity-Phenix Fire Insurance Co. of New York	Baltimore, Md.	1928	1929	1929	Frank A. Gantert	J. Tabb Robertson
Fidelity-Phoenix Fire Insurance Co. of New York	New York, N. Y.	1910	1910	1910	Bernard M. Culver	F. R. Millard
Fire Association of Philadelphia	Philadelphia, Pa.	1820	1817	1872	Ortha E. Lane	A. Irvin Voss
Fireman's Fund Insurance Co.	San Francisco, Cal.	1863	1863	1869	J. B. Levinson	Edward V. Mills
The President and Directors of the Firemen's Insurance Co. of Washington and Georgetown	Washington, D. C.	1837	1837	1913	William M. Hoffman	Albert W. Howard
Firemen's Insurance Co. of Newark, New Jersey	Newark, N. J.	1855	1855	1875	John R. Cooney	H. C. Houghton
First American Fire Insurance Co.	New York, N. Y.	1925	1925	1925	Bernard M. Culver	F. R. Millard
First National Insurance Co. of America	Seattle, Wash.	1928	1928	1929	H. K. Dent	L. E. Crowe
The Franklin Fire Insurance Co. of Philadelphia	New York, N. Y.	1829	1829	1869	Wilfred Kurth	John Glendening
Franklin National Insurance Co. of New York	Hartford, Conn.	1925	1925	1925	F. D. Layton	R. C. Alton
The Fulton Fire Insurance Co.	New York, N. Y.	1929	1929	1929	Charles W. Higley	F. Elmer Sammons
General Exchange Insurance Corporation	New York, N. Y.	1925	1925	1925	Livingston L. Short	George H. Bartholomew
General Insurance Co. of America	Seattle, Wash.	1923	1923	1923	H. K. Dent	L. E. Crowe
The Grand Fire and Marine Insurance Co. (Pa.)	Newark, N. J.	1853	1853	1872	Henry M. Gratz	H. C. Houghton
Glen Falls Insurance Co.	Glen Falls, N. Y.	1849	1850	1871	F. M. Smalley	F. W. Stein

*As a stock company.

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.*—Continued

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Stock Companies of Other States—Concluded</i>						
Globe & Republic Insurance Co. of America (Pa.)	New York, N. Y.	1862	1862	1912	Richard R. Corroon	Sidney E. Adams
Globe and Rutgers Fire Insurance Co.	New York, N. Y.	1899	1899	1935	Fred A. Hubbard	J. L. Hahn
Granite State Fire Insurance Co.	Portsmouth, N. H.	1885	1885	1886	Frank W. Sargeant	Orel A. Dexter
Great American Insurance Co.	New York, N. Y.	1872	1872	1885	William H. Koop	Eugene S. Archer
The Hanover Fire Insurance Co.	New York, N. Y.	1852	1852	1859	Charles W. Higley	F. Elmer Sammons
Hartford Fire Insurance Co.	Hartford, Conn.	1810	1810	1856	R. M. Bissell	Clyde P. Smith
The Home Insurance Co.	New York, N. Y.	1853	1853	1856	Wilfred Kurth	Harry H. Schulte
Home Fire and Marine Insurance Co. of California	San Francisco, Cal.	1864	1864	1918	J. B. Levison	Edward V. Mills
The Homestead Insurance Co. of America	New York, N. Y.	1927	1927	1927	Cecil F. Shallcross	R. P. Stockham
The Homestead Fire Insurance Co. (Md.)	New York, N. Y.	1922	1922	1926	Wilfred Kurth	Harry H. Schulte
Imperial Insurance Co.	New York, N. Y.	1899	1899	1899	Thomas J. Irvine	J. T. Tabler
The Insurance Co. of North America	Philadelphia, Pa.	1794	1792*	1861	Benjamin Rush	John J. Connor
The Insurance Co. of the State of Pennsylvania	Philadelphia, Pa.	1794	1794	1903	Gustavus Remak, Jr.	J. H. Gifford
Inter-Ocean Reinsurance Co.	Cedar Rapids, Iowa	1918	1920	1920	Roy E. Curran	Karl P. Blaise
Lumbermen Insurance Co.	Philadelphia, Pa.	1873	1873	1924	Ohio E. Lane	A. Irvin Voss
The Manhattan Fire and Marine Insurance Co.	New York, N. Y.	1923	1924	1924	Everett W. Nourse	Frederick W. Maasen
Maryland Insurance Co. (Del.)	Newark, N. J.	1912†	1910	1913	Bernard M. Culver	F. R. Millard
Mechanics Insurance Co. of Philadelphia	Newark, N. J.	1854	1854	1884	John R. Cooney	John A. Snyder
Mechanics and Traders Insurance Co.	Hartford, Conn.	1933	1933	1933	F. D. Layton	R. C. Alton
The Mercantile Insurance Co. of America	New York, N. Y.	1897	1897	1897	Cecil F. Shallcross	R. P. Stockham
Merchants Fire Assurance Corp. of New York	New York, N. Y.	1910	1910	1910	Alfred A. Moser	Walter F. Brady
Merchants Insurance Co. of Providence	Providence, R. I.	1851	1851	1925	Byron S. Watson	Robert C. Weigel
Mercury Insurance Co.	New York, N. Y.	1849	1849	1925	F. R. Bigelow	William F. King
Michigan Fire and Marine Insurance Co.	St. Paul, Minn.	1880	1881	1908	Joseph M. Byrne, Jr.	J. C. McKown
Milwaukee Mechanics' Insurance Co.	Detroit, Mich.	1880	1881	1908	George G. Bukley	W. T. Benalack
Minneapolis Fire and Marine Insurance Co.	Minneapolis, Minn.	1852	1852	1885	John R. Cooney	Ernest G. Ebert
Monarch Fire Insurance Co.	Cleveland, Ohio	1902	1902	1907	Walter C. Leach	Roy E. Eblen
National Fire Insurance Co. of Hartford	Hartford, Conn.	1929	1929	1929	Ralph Rawlings	William R. Daley
National Liberty Franklin Fire Insurance Co. of Pittsburgh, Pa.	Newark, N. J.	1869	1871	1872	F. D. Layton	F. B. Seymour
National Reserve Insurance Co. (Ill.)	New York, N. Y.	1910	1910	1911	John R. Cooney	Thomas A. Hathaway
National Security Fire Insurance Co. (Neb.)	Dubuque, Ia.	1859	1859	1859	Wilfred Kurth	Frank E. Burke
National Union Fire Insurance Co. (Neb.)	Philadelphia, Pa.	1919	1919	1929	C. J. Schrup	S. F. Weiser
The Newark Fire Insurance Co. of Pittsburgh, Pa.	Pittsburgh, Pa.	1901	1901	1901	F. B. Johnson	Denman Kountze
The New Brunswick Fire Insurance Co. (N. J.)	New York, N. Y.	1811	1810	1877	J. M. Thomas	F. J. Breen
New Hampshire Fire Insurance Co.	New York, N. Y.	1826	1832	1870	Harold Warner	G. A. Bernard
New Jersey Insurance Co. (N. J.)	Manchester, N. H.	1869	1870	1870	Wilfred Kurth	Charles D. Ross
New York Fire Insurance Co.	New York, N. Y.	1810	1811	1870	Frank W. Sargeant	Victor E. Stevens
New York Underwriters Insurance Co.	New York, N. Y.	1832	1832	1911	C. V. Meserole	R. Cholmeley-Jones
Niagara Fire Insurance Co.	New York, N. Y.	1825	1825	1925	Richard A. Corroon	Emil Letterer
Northern Insurance Co.	New York, N. Y.	1850	1850	1925	R. M. Bissell	R. L. Tanner
The North River Insurance Co.	New York, N. Y.	1897	1897	1897	Bernard M. Culver	F. R. Millard
Northwestern Fire and Marine Insurance Co.	New York, N. Y.	1822	1822	1898	Harry C. Clutter	William Williams
Northwestern National Insurance Co. of Milwaukee, Wis.	Minneapolis, Minn.	1906	1906	1917	J. Lester Parsons	David G. Wakeman
	Milwaukee, Wis.	1869	1869	1872	John F. Griffin	O. J. Eastman
					Alfred F. James	Lubin M. Stuart

Occidental Insurance Co.	San Francisco, Cal.	1927	1928	J. B. Levison	Edward V. Mills
Ohio Farmers Insurance Co.	Le Roy, Ohio	1848	1848	F. H. Hawley	J. C. Hiestand
Orient Insurance Co.	Hartford, Conn.	1867	1872	Gilbert Kingan	A. H. Murphy
Pacific Fire Insurance Co.	New York, N. Y.	1851	1851	C. V. Meserole	R. Choiney-Jones
Pacific National Fire Insurance Co.	San Francisco, Cal.	1911	1915	F. N. Belgrano, Jr.	R. J. Mayle
Patriotic Insurance Co. of America	New York, N. Y.	1922	1923	Oswald Tregaskis	Elliott Middleton
The Pennsylvania Fire Insurance Co.	New York, N. Y.	1825	1825	Cecil F. Shallcross	R. P. Stockham
Philadelphia Fire & Marine Insurance Co.	Philadelphia, Pa.	1923	1923	Benjamin Rush	John J. Connor
Philadelphia National Insurance Co.	Philadelphia, Pa.	1928	1928	Otho E. Lane	A. Irvin Voss
The Phoenix Insurance Co.	Hartford, Conn.	1854	1854	Edward Milligan	F. Minot Blake
Piedmont Fire Insurance Co. (N. C.)	Hartford, Conn.	1895	1895	W. Ross McCain	Frank G. Bush
The Pilot Reinsurance Co. of New York	New York, N. Y.	1925	1925	Carl Schreiner	A. F. Sadler
The Potomac Insurance Co. of the District of Columbia	New York, N. Y.	1831	1831	Federick Richardson	Alexander K. Phillips
Providence Washington Insurance Co.	Philadelphia, Pa.	1799	1799	Garry C. House	W. H. Phillips
Provident Fire Insurance Co. (N. H.)	Providence, R. I.	1924	1924	Arthur Waller	John Koenig
The Prudential Insurance Co. of Great Britain Located in New York	New York, N. Y.	1922	1922	C. A. Nottingham	C. L. Purdin
Queen Insurance Co. of America	New York, N. Y.	1891	1891	Harold Warner	Sigourney F. Nininger
The Reliance Insurance Co. of Philadelphia	New York, N. Y.	1891	1891	Otho E. Lane	A. Irvin Voss
Rhode Island Insurance Co.	Philadelphia, Pa.	1934	1934	Byron S. Watson	Robert C. Weigel
Richmond Insurance Co. of New York	Providence, R. I.	1905	1907	J. F. Smith	David G. Wakeman
Rochester American Insurance Co.	West New Brighton, N. Y.	1907	1907	William H. Koop	Gerald D. Gregory
Safeguard Insurance Co. of New York	New York, N. Y.	1928	1928	Gilbert Kingan	A. H. Murphy
Seaboard Fire & Marine Insurance Co.	Hartford, Conn.	1915	1915	Frank B. Martin	Harold W. Rudolph
Security Insurance Co. of New Haven	New York, N. Y.	1929	1929	Victor Roth	W. A. Thomson
Southern Fire Insurance Co. of New York	New Haven, Conn.	1841	1841	Wilfred Kurth	Ashby E. Hill
The Standard Fire Insurance Co.	New York, N. Y.	1920	1920	Morgan B. Brainard	Olaf Nordeng
Standard Insurance Co. of New Jersey	Hartford, Conn.	1905	1910	Ferdinand W. Roebeling, Jr.	Richard J. Carey
Star Insurance Co. of America	Trenton, N. J.	1868	1868	J. A. Kelsey	C. L. Henry
St. Paul Fire and Marine Insurance Co.	New York, N. Y.	1922	1922	Harold Warner	C. L. Purdin
Sun Underwriters Insurance Co. of New York	New York, N. Y.	1896	1897	F. R. Bigelow	J. C. McKown
Superior Fire Insurance Co. (Pa.)	St. Paul, Minn.	1865	1865	Oswald Tregaskis	Elliott Middleton
Sussex Fire Insurance Co.	New York, N. Y.	1929	1929	John R. Cooney	H. C. Houghton
Transcontinental Insurance Co. (N. Y.)	Newark, N. J.	1871	1871	Franklin W. Fort	James Y. Milne
The Travelers Fire Insurance Co.	Newark, N. J.	1928	1928	F. D. Layton	L. C. Breed
United Firemen's Insurance Co. of Philadelphia	Hartford, Conn.	1925	1925	L. Edmund Zacher	Esmond Ewing
United States Fire Insurance Co.	Hartford, Conn.	1860	1861	Thomas J. Irvine	J. T. Tabler
Universal Insurance Co. (N. J.)	New York, N. Y.	1824	1824	J. Lester Parsons	David G. Wakeman
The Virginia Fire and Marine Insurance Co.	New York, N. Y.	1921	1921	Samuel Bird	John T. Byrne
Washington Assurance Corporation of New York	Richmond, Va.	1832	1832	George F. Warch	William Palmer Hill
Westchester Fire Insurance Co.	New York, N. Y.	1837	1837	Otto E. Schaefer	Walter F. Brady
The World Fire and Marine Insurance Co.	New York, N. Y.	1870†	1869	W. Ross McCain	C. B. G. Gaillard
	Hartford, Conn.	1921	1924		Frank G. Bush

*As an association.

†Reincorporated.

‡As a joint stock company.

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.*—Concluded

UNITED STATES BRANCHES, COMPANIES OF OTHER COUNTRIES				Home Office	Incorporated	Commenced Business in U. S.	Admitted to Mass.	Resident Manager or Attorney for United States	
Alliance Assurance Co., Ltd.	.	.	.	London, England	1824	1911	1911	Chubb & Son, New York, N. Y.	
The Atlas Assurance Co., Ltd.	.	.	.	London, England	.	1886	1890	Ronald R. Martin, New York, N. Y.	
The British America Assurance Co.	.	.	.	Toronto, Canada	1808	1874	1880	Crum & Forster, New York, N. Y.	
British and Foreign Marine Insurance Co., Ltd.	.	.	.	Liverpool, England	1833	1876	1880	Eric E. Ellis, New York, N. Y.	
The British General Insurance Co., Ltd.	.	.	.	London, England	1904	1920	1920	F. W. Koeckert, New York, N. Y.	
Caledonian Insurance Co.	.	.	.	Edinburgh, Scotland	.	1890	1891	Robert R. Clark, Hartford, Conn.	
The Century Insurance Co., Ltd.	.	.	.	Edinburgh, Scotland	1885	1911	1912	William A. McConnell, New York, N. Y.	
Commercial Union Assurance Co. (Ltd.)	.	.	.	London, England	1861	1871	1871	F. W. Koeckert, New York, N. Y. (Fire)	
The Eagle, Star and British Dominions Insurance Co., Ltd.	.	.	.	London, England	1904	1916	1917	William Beteridge, New York, N. Y. (Marine)	
	.	.	.					Harry G. Casper, New York, N. Y. (Fire)	
	.	.	.					Talbot, Bird & Co., Inc., New York, N. Y.	
	.	.	.					(Marine)	
The Halifax Fire Insurance Co.	.	.	.	Halifax, Nova Scotia	1809	1928	1929	Wilfred Kurth	
	.	.	.					Frank E. Burke	New York, N. Y.
The Indemnity Marine Assurance Co., Ltd.	.	.	.	London, England	1826	1889	1917	Harold V. Smith	
The Law Union and Rock Insurance Co., Ltd.	.	.	.	London, England	1803	1897	1897	Appleton & Cox, Inc., New York, N. Y.	
	.	.	.					Gilbert Kingan, Hartford, Conn.	
	.	.	.					Harold Warner	
The Liverpool and London and Globe Insurance Co., Ltd.	.	.	.	Liverpool, England	1836	1848	1856	Armour Duncan Reid	
	.	.	.					Frank J. O'Neill	ev York, N. Y.
	.	.	.					Harry W. Spicer (Marine)	
	.	.	.					Everett W. Nourse, New York, N. Y. (Fire)	
The London Assurance Corporation	.	.	.	London, England	1720	1872	1872	Chubb & Son, New York, N. Y. (Marine)	
The London & Lancashire Insurance Co., Ltd.	.	.	.	London, England	1861	1879	1879	Gilbert Kingan, Hartford, Conn.	
The London and Provincial Marine and General Insurance Co., Ltd.	.	.	.	London, England	.	1860	1920	Frank & Du Bois, New York, N. Y.	
London and Scottish Assurance Corp., Ltd.	.	.	.	London, England	.	1914	1915	R. P. Barbour, New York, N. Y.	
The Marine Insurance Co., Ltd.	.	.	.	London, England	1836	1884	1886	Chubb & Son, New York, N. Y.	
The Netherlands Insurance Co., Est. 1845	.	.	.	The Hague, Holland	1845	1913	1913	Robert R. Clark, Hartford, Conn.	
North British and Mercantile Insurance Co., Ltd.	.	.	.	London and Edinburgh	1869	1866	1867	Cecil F. Shallcross, New York, N. Y.	
North China Insurance Co., Ltd.	.	.	.	Shanghai, China	1903	1912	1922	Harry W. Spicer, New York, N. Y.	
The Northern Assurance Co., Ltd.	.	.	.	London, England	1836	1854	1876	R. P. Barbour, New York, N. Y.	
Norwich Union Fire Insurance Society, Ltd.	.	.	.	Norwich, England	1797	1877	1879	Hart Darlington, New York, N. Y. (Fire)	
The Palatine Insurance Co., Ltd.	.	.	.	London, England	1900	1901	1901	W. C. Spelman, New York, N. Y. (Marine)	
Pearl Assurance Co., Ltd.	.	.	.	London, England	1864	1927	1932	F. W. Koeckert, New York, N. Y.	
Phoenix Assurance Co., Ltd.	.	.	.	London, England	1782	1879	1879	Charles Smith Conklin, New York, N. Y.	
Royal Insurance Co., Ltd.	.	.	.	Liverpool, England	1845	1851	1856	Thomas J. Irvine, New York, N. Y.	
	.	.	.					W. C. Spelman, New York, N. Y. (Fire)	
The Royal Exchange Assurance	.	.	.	London, England	1720	1891	1904	Harold Warner, New York, N. Y. (Marine)	
The Scottish Union and National Insurance Co.	.	.	.	Edinburgh, Scotland	1824	1880	1880	F. B. Zeller, New York, N. Y. (Fire)	
The Sea Insurance Co., Ltd.	.	.	.	Liverpool, England	1875	1876	1926	Arthur Waller, New York, N. Y. (Marine)	
	.	.	.					Appleton & Cox, Inc., New York, N. Y. (Fire)	
	.	.	.					J. H. Vreeland, Hartford, Conn.	
	.	.	.					Chubb & Son, New York, N. Y.	

TABLE 2.—Income, Disbursements, Premiums, Losses, Assets, Liabilities, and Surplus to Policyholders, Dec. 31, 1935

COMPANIES		Income	Disbursements	Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>								
Abington	.	\$245,138	\$205,955	\$224,162	\$69,048	\$492,718	\$252,235	\$240,483
Allied American	.	265,932	265,200	225,057	39,040	701,380	152,787	548,593
Associated Merchants	.	64,969	40,702	59,697	11,865	123,014	65,267	57,747
Attleborough	.	22,953	20,149	18,333	7,083	101,908	27,448	74,460
Barnstable County	.	117,824	87,262	96,503	13,729	472,141	120,967	351,174
Berkshire	.	651,730	501,758	606,936	176,796	849,442	613,830	235,612
Cambridge	.	333,546	315,789	303,861	92,109	580,096	365,698	214,398
Citizens'	.	129,688	105,655	112,002	33,794	371,000	119,417	251,583
Dedham	.	87,322	80,320	75,295	32,875	279,013	107,228	171,785
Dorchester	.	227,131	181,839	200,201	61,397	602,594	241,622	360,972
Federal	.	486,472	451,087	456,876	160,860	810,347	426,700	383,547
Fitchburg	.	571,405	533,744	538,694	131,442	641,746	410,598	231,148
Groveland	.	13,752	13,334	8,397*	3,335	772	681	91
Hamphshire	.	93,724	73,447	89,320	22,858	122,161	89,886	32,275
Hingham	.	280,317	281,227	248,890	83,003	804,261	343,195	461,066
Holyoke	.	787,277	637,446	676,489	212,538	2,215,439	794,988	1,430,451
Lowell	.	144,983	116,009	136,494	37,124	243,265	159,044	84,221
Lumber	.	1,488,824	1,283,685	1,271,769	405,461	3,547,808	854,900	2,692,908
Lynn Mutual	.	180,300	151,237	160,317	49,431	481,711	179,881	301,830
Merchants and Farmers	.	172,385	194,928	194,928	39,534	479,794	249,233	230,561
Merrimack	.	860,866	854,168	789,527	228,369	1,356,404	844,160	512,244
Middlesex	.	685,321	576,193	599,452	186,894	1,983,377	677,779	1,305,598
Mutual Fire	.	47,350	42,271	28,651	2,971	430,632	65,460	365,172
Mutual Protection	.	3,385	11,752	—	332	10,564	3,723	6,841
Newburyport	.	6,290	5,669	3,618	205	65,359	6,035	59,324
Norfolk	.	285,571	217,270	220,774	82,918	1,333,915	301,380	1,032,535
Pioneer	.	4,806	615	4,000	—	3,933	3,400	533
Quincy	.	858,299	688,919	753,973	237,749	2,516,210	960,284	1,555,926
Salem	.	84,838	71,155	75,157	21,556	164,243	83,332	80,911
Traders and Mechanics	.	264,555	202,674	230,161	65,011	987,147	297,375	689,772
United Mutual	.	3,003,441	2,315,033	2,845,236	732,277	4,824,462	2,495,675	2,328,787
West Newbury	.	12,920	13,215	2,258*	2,749	4,780	4,225	555
Worcester Mutual	.	726,284	514,861	585,050	160,026	3,038,279	755,266	2,283,013
Totals	.	\$13,247,931	\$11,132,025	\$11,832,078	\$3,404,401	\$30,635,815	\$12,073,699	\$18,565,561
<i>Mutual Companies of Other States Other than Manufacturers'</i>								
Atlantic Mutual	.	\$3,912,241	\$4,884,290	\$3,022,761	\$1,747,210	\$17,753,392	\$6,519,915	\$11,233,477
Automobile Mutual	.	767,864	571,718	590,602	56,414	4,284,212	363,398	3,920,814
Central Manufacturers	.	3,096,566	2,747,324	2,879,440	862,186	5,148,077	2,601,333	2,546,744
Glen Cove Mutual	.	319,282	310,484	297,738	102,876	520,241	313,561	206,680
Grain Dealers National	.	2,133,644	1,801,229	1,993,544	468,733	3,327,055	1,424,981	1,902,074
Hardware Dealers'	.	4,063,948	3,315,835	3,845,198	943,444	5,944,854	3,161,969	2,782,885
Hardware Mutual	.	5,117,431	4,046,507	4,714,620	1,153,767	6,989,009	3,793,398	3,195,611
Implement Dealers	.	539,752	491,792	518,502	125,690	669,164	405,606	263,558

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Indiana Lumbermen's	1,555,413	1,265,862	1,432,155	402,706	2,765,949	1,210,148	1,555,801
Iowa Hardware	289,722	240,389	272,225	71,986	397,752	222,885	174,867
Lumbermens Mutual	2,023,801	1,827,522	1,930,896	510,438	2,546,241	1,549,052	997,189
Mansfield Mutual	105,992	84,114	97,438	19,044	306,742	76,987	229,755
Manufacturers and Merchants	243,559	220,618	169,454	50,480	914,326	292,617	621,709
Merchants and Manufacturers	148,934	116,861	138,350	34,169	327,954	130,151	197,803
Mechanic Millers	2,406,189	2,168,238	2,075,430	468,694	4,141,587	2,207,549	1,934,038
Millers Mutual (Ill.)	1,662,120	1,449,282	1,562,242	402,418	2,697,855	1,008,197	1,689,658
Millers Mutual (Pa.)	722,482	609,811	643,079	144,660	1,654,042	372,621	1,281,421
Millers Mutual (Texas)	1,016,640	837,362	954,018	263,974	1,702,903	777,959	924,944
Millers National	3,384,277	2,893,678	3,156,349	566,853	6,103,380	2,732,301	3,381,070
Mill Owners Mutual (Iowa)	1,743,357	1,658,190	1,637,006	509,186	2,455,291	1,326,192	1,127,099
Minnesota Implement	4,862,485	3,856,397	4,618,150	1,121,578	5,324,099	4,270,728	1,253,371
Mutual Fire (Me.)	259,829	258,144	242,623	95,582	350,380	245,505	104,875
National Mutual (Ohio)	210,337	187,999	198,178	55,711	384,443	198,677	185,766
National Retailers	1,403,009	1,140,166	1,367,247	323,289	1,760,696	1,115,832	644,804
Northwestern Mutual	5,361,276	4,547,805	5,154,683	1,473,698	5,962,296	4,362,352	1,599,944
Ohio Hardware	439,662	389,830	426,890	135,709	465,655	331,738	133,917
Ohio Mutual	101,800	82,278	81,794	17,951	482,578	68,820	413,758
Pawtucket Mutual	888,554	758,721	806,535	247,420	1,691,654	871,891	819,763
Pennsylvania Lumbermens	1,709,418	1,436,441	1,578,628	501,190	3,236,855	1,312,674	1,924,181
Pennsylvania Millers	998,837	728,221	821,675	160,663	2,848,326	464,579	2,383,747
Phepax Mutual	175,658	144,962	135,543	40,402	392,653	212,001	180,652
Providence Mutual	273,218	205,096	174,784	46,108	1,484,241	320,595	1,163,646
Union Mutual	756,563	586,049	324,569	118,227	1,187,689	651,271	580,418
Utica	195,958	169,011	186,820	81,889	275,008	187,735	87,273
Vermont Mutual	668,724	570,195	643,065†	285,636	966,411	595,299	371,112
Western Millers Mutual	798,480	697,895	762,789	193,371	934,771	490,788	443,983
Totals	\$54,362,621	\$47,301,316	\$49,675,020	\$14,103,302	\$98,595,781	\$46,181,305	\$52,414,476
<i>Massachusetts Manufacturers' Mutuals</i>							
Arkwright	\$3,024,940	\$2,775,434	\$2,695,887	\$126,676	\$6,962,953	\$2,300,522	\$4,662,431
Boston Manufacturers	3,978,555	3,668,227	3,568,409	141,636	7,341,004	2,989,371	4,351,633
Cotton and Woollen	1,718,695	1,665,022	1,618,958	33,305	1,726,226	1,140,357	1,140,357
Fall River Manufacturers	1,139,604	1,137,777	1,007,106	50,802	2,242,272	850,170	1,392,102
Industrial	367,348	334,237	309,276	16,533	991,757	238,017	698,720
Paper Mill	362,507	340,261	316,958	14,116	682,752	245,927	436,825
Rubber Manufacturers	721,560	665,336	618,958	33,305	1,756,091	585,813	1,170,278
Worcester Manufacturers	1,099,691	1,095,758	1,002,677	47,319	2,106,053	843,776	1,262,277
Totals	\$11,412,900	\$10,682,052	\$10,138,229	\$463,692	\$23,809,088	\$8,694,465	\$15,114,623
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual	\$925,119	\$867,973	\$838,454	\$45,105	\$2,062,984	\$901,705	\$1,161,279
Blackstone Mutual	1,709,518	1,681,803	1,509,166	90,760	3,387,795	1,540,745	1,847,050
Enterprise Mutual	923,506	866,048	838,454	45,105	2,033,654	901,705	1,131,949
Friemans Mutual	2,614,678	2,511,911	2,208,202	128,327	4,747,768	2,319,438	2,428,832
Hope Mutual	624,205	596,908	562,136	35,726	1,343,042	589,940	753,102
Manufacturers' Mutual	1,535,551	1,468,261	1,397,423	75,175	3,511,640	1,502,841	2,008,799
Mechanics Mutual	935,303	900,705	838,454	45,105	2,287,576	901,705	1,385,871

*Assessments on premium notes.

†Includes assessments and guarantee deposits.

TABLE 2.—Income, Disbursements, Premiums, Losses, etc.—Continued

COMPANIES		Income	Disbursements	Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>Manufacturers' Mutuals of Other States—Concluded</i>								
Mercantile Mutual	.	\$782,423	\$759,623	\$699,219	\$40,804	\$1,105,732	\$731,743	\$373,989
Merchants Mutual	.	968,353	951,694	866,696	51,285	1,853,216	897,130	956,086
Mill Owners Mutual (Ill.)	.	447,295	430,728	396,112	23,291	847,158	417,137	430,021
Philadelphia Manufacturers	.	988,401	1,034,930	890,917	54,158	1,696,660	899,373	797,287
Protection Mutual	.	660,568	669,727	594,169	34,936	1,259,371	619,691	639,680
Rhode Island Mutual	.	1,547,785	1,493,687	1,397,423	75,174	3,652,983	1,502,841	2,150,142
State Mutual	.	1,871,857	1,806,263	1,676,907	90,209	4,862,432	1,803,409	2,859,023
What Cheer Mutual	.	629,395	597,186	562,136	35,726	1,438,263	589,947	848,316
Totals	.	\$17,063,957	\$16,638,047	\$15,275,868	\$870,886	\$35,890,274	\$16,119,348	\$19,770,926
<i>Massachusetts Stock Companies</i>								
Boston	.	.	.	.	.	.	.	.
Employers'	.	\$5,907,638	\$5,278,122	\$5,017,400	\$1,908,850	\$23,455,931	\$7,329,585	\$16,126,346
Massachusetts Fire and Marine	.	2,194,416	1,895,874	1,993,886	713,535	4,632,347	2,096,087	2,536,260
New England	.	571,253	522,275	432,335	153,730	2,612,880	526,766	2,086,114
Old Colony	.	395,996	341,039	332,609	118,930	1,372,436	956,796	7,094,796
Sentinel	.	1,982,570	1,532,976	1,596,814	554,707	9,236,224	2,141,500	7,094,724
Springfield Fire and Marine	.	436,185	398,171	335,188	121,189	2,452,545	406,258	2,046,287
Totals	.	\$24,072,494	\$21,113,838	\$21,114,232	\$7,696,970	\$74,100,581	\$26,207,896	\$47,892,685
<i>Stock Companies of Other States</i>								
Aetna	.	\$18,447,298	\$16,412,167	\$16,786,494	\$5,920,858	\$47,708,859	\$19,784,847	\$27,924,012
Agricultural	.	5,837,481	5,732,379	5,088,993	1,933,185	13,534,234	6,126,568	7,407,656
Albany	.	665,891	572,871	512,420	175,317	2,488,069	633,264	1,854,805
Allennania	.	1,594,275	1,514,564	1,298,890	462,714	5,188,014	1,740,069	3,447,945
Alliance	.	2,798,558	2,404,824	2,247,518	738,088	9,669,645	3,083,460	6,586,185
Allied Fire	.	144,222	151,211	125,633	36,346	490,845	137,088	353,760
American (N. J.)	.	13,080,211	12,060,191	11,815,269	4,501,600	28,963,315	15,302,685	13,660,627
American Alliance	.	2,345,358	2,099,211	1,879,839	689,826	8,853,697	2,203,638	6,650,059
American Automobile	.	1,666,573	1,463,581	1,552,337	502,555	2,069,632	1,041,302	1,041,302
American Central	.	2,481,380	2,241,279	2,222,895	796,562	7,394,514	2,938,744	4,455,770
American Druggists'	.	507,316	486,801	387,923	107,190	2,194,159	296,932	1,897,227
American Eagle	.	5,373,484	3,260,023	3,002,786	1,163,001	14,158,219	4,160,543	9,997,676
American Equitable	.	5,362,505	5,069,901	3,945,775	1,563,878	10,310,439	4,613,083	5,697,416
American and Foreign	.	1,366,165	1,438,184	1,300,291	495,190	6,076,466	1,437,083	4,639,353
American National	.	89,732	75,013	—	—	1,074,569	5,500	1,069,069
American Union	.	461,223	266,447	328,846	80,296	3,026,039	492,692	2,533,347
Anchor	.	660,601	536,226	526,850	191,536	2,415,029	590,443	1,824,586
Automobile	.	9,224,644	7,718,326	8,504,943	2,734,740	20,789,512	8,483,460	12,306,052
Baltimore American	.	2,190,678	2,668,168	1,917,752	734,220	5,769,177	2,462,570	3,306,607
Bankers and Shippers	.	3,717,145	3,296,068	3,467,411	1,329,295	6,264,329	3,273,429	2,990,900
Birmingham (Pa.)	.	148,862	70,077	62,025	8,080	971,495	110,884	860,611
Buffalo	.	2,152,776	1,906,229	1,924,624	610,173	6,740,429	3,143,170	3,597,259

Caledonian-American	322,699	412,985	261,688	78,195	1,616,760	362,968	1,253,792
California	1,655,979	1,551,918	1,376,294	494,844	5,892,779	1,827,529	3,565,250
Camden	5,824,306	5,669,521	5,222,076	1,986,607	11,916,404	5,824,236	6,092,168
Capital (Cal.)	175,680	112,093	114,371	34,259	1,298,119	148,442	1,149,677
Capital (N. H.)	27,320	27,270	-	-	493,146	3,135	490,011
Carolina	557,497	480,719	428,797	173,667	2,294,530	701,099	1,523,431
Central Fire	994,730	994,730	970,205	301,976	3,941,355	1,272,673	2,668,682
Central Union	160,596	90,038	100,826	30,417	1,418,115	153,275	1,264,840
Church Properties	77,475	77,475	46,880	19,663	475,208	99,301	375,907
Citizens (N. J.)	569,725	447,038	395,829	130,013	2,903,635	484,588	2,419,047
City of New York	2,773,103	2,401,476	2,387,807	925,103	3,944,339	2,715,949	3,228,390
Columbia (N. J.)	812,521	743,984	669,883	227,743	3,375,430	969,456	2,405,974
Columbia (Ohio)	664,710	519,129	523,440	180,305	3,015,338	629,637	2,385,701
Commerce	1,874,065	1,208,423	1,112,818	387,406	3,948,629	1,370,284	2,578,345
Commercial Union (N. Y.)	1,061,317	929,446	944,030	303,073	3,152,587	1,092,886	2,059,701
Commonwealth	2,471,073	2,314,006	1,990,285	645,069	6,773,563	2,414,202	4,359,361
Concordia	1,407,577	1,331,548	1,115,604	376,577	4,156,768	1,493,869	2,662,869
Connecticut	5,758,089	4,764,639	4,984,752	1,577,837	20,413,794	6,091,733	14,322,061
Continental	36,750,414	19,726,191	19,293,491	7,476,937	88,228,995	27,178,997	61,049,998
County	556,555	516,891	433,255	156,150	2,482,618	599,580	1,883,038
Detroit Fire and Marine	955,707	807,727	807,727	292,845	3,935,236	1,160,724	2,774,512
Dixie	1,053,684	922,634	922,634	727,750	1,466,700	322,178	1,144,522
Dubuque Fire and Marine	284,308	212,930	212,930	780,339	4,996,938	2,963,439	2,043,499
Eagle (N. Y.)	594,701	560,319	407,430	164,523	2,487,214	1,957,179	530,035
East and West	529,952	412,004	382,409	125,212	3,117,208	554,271	2,562,937
Empire State	700,593	524,174	552,882	179,483	3,184,210	647,485	2,536,725
Equitable Fire and Marine	1,233,963	970,857	996,950	315,567	6,441,969	1,225,509	5,216,460
Eureka-Security	2,270,939	1,603,407	1,573,964	574,283	4,213,372	1,821,431	2,391,941
Excelsior	276,438	203,198	237,473	67,202	747,471	293,884	453,637
Export	297,070	306,729	94,497	-7,201	806,794	80,074	726,720
Farmers'	781,200	612,055	648,680	241,276	2,894,678	864,741	2,029,937
Federal	3,979,300	3,097,366	3,215,472	1,108,223	18,484,819	4,249,150	14,235,669
Fidelity and Guaranty	737,745	736,784	624,304	230,411	2,790,084	756,353	1,972,731
Fidelity-Phenix	3,602,906	3,068,384	3,332,901	1,029,126	5,863,708	3,277,968	2,675,740
Fire Association	29,956,509	15,653,951	15,070,244	6,152,957	69,334,043	21,041,310	47,692,733
Fireman's Fund	9,068,295	7,962,743	7,876,580	2,921,753	21,342,580	10,593,047	10,749,653
Firemen's (D. C.)	16,966,571	14,562,037	15,305,737	5,498,086	37,660,014	16,769,599	20,890,415
Firemen's (N. J.)	238,038	190,461	171,867	35,947	822,419	282,221	540,198
First American	12,588,256	10,446,617	11,200,229	3,840,480	33,385,723	14,688,618	18,697,105
First National	1,600,232	909,263	904,781	357,526	4,512,028	1,118,036	3,393,992
First National	18,409	19,959	-	-	426,615	736	425,879
Franklin Fire	7,043,221	6,529,774	5,799,378	2,145,069	20,953,443	8,611,499	12,341,944
Franklin National	581,332	434,815	469,090	167,005	3,443,334	565,960	2,877,374
Fulton	87,771	95,117	-	-2,398	1,422,612	-	1,422,612
General Exchange	23,395,860	20,871,851	20,871,851	8,466,568	28,261,267	16,110,878	12,150,389
General	4,355,418	3,113,909	3,113,909	1,471,302	11,760,623	7,391,811	4,374,812
Girard Fire and Marine	1,342,692	1,313,215	1,116,917	376,577	4,267,158	1,794,280	2,472,878
Glens Falls	9,369,687	6,740,826	6,058,807	2,188,437	17,778,010	8,142,208	9,635,802
Globe and Rutgers	3,507,348	3,240,627	2,645,685	1,053,876	6,413,142	3,409,260	3,000,882
Globe and Republic	4,235,946	25,027,517	611,139	49,933	19,073,686	7,955,697	11,117,989
Granite State	1,289,939	1,148,193	1,126,903	423,786	4,068,138	1,409,611	2,638,526
Great American	15,441,055	14,679,215	13,320,503	5,120,416	47,087,671	15,765,852	31,321,820
Hanover	5,433,378	5,198,356	4,591,596	1,862,625	16,541,773	5,576,524	10,965,249
Hartford	36,356,814	32,092,309	33,083,896	11,996,469	91,074,322	38,444,961	53,529,361

TABLE 2.—Income, Disbursements, Premiums, Losses, etc.—Continued

COMPANIES		Stock Companies of Other States — Concluded					COMPARISONS			
		Income	Disbursements	Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders		
Home Fire and Marine	.	\$52,664,425	\$51,488,487	\$40,843,782	\$15,062,044	\$113,656,761	\$44,157,151	\$69,499,610		
Home Fire and Marine	.	2,458,884	2,078,432	2,179,961	769,181	6,208,477	2,824,111	3,384,366		
Homeland	.	774,976	517,186	638,385	173,801	3,239,953	674,469	2,565,484		
Homestead	.	532,800	454,617	442,774	148,441	1,933,553	748,502	1,185,052		
Imperial Assurance	.	1,076,695	950,965	900,471	307,163	4,003,700	1,245,106	2,758,594		
Insurance Co. of North America	.	26,871,548	24,169,588	22,132,570	7,490,790	96,762,245	30,562,739	66,199,506		
Insurance Co. of State of Pa.	.	2,120,267	2,292,192	1,772,496	884,081	4,568,963	2,233,884	2,335,079		
Inter-Ocean	.	2,773,941	2,362,870	2,481,719	721,832	4,978,293	2,847,043	2,131,250		
Lumbermens (Pa.)	.	1,521,941	1,469,034	1,223,928	479,429	4,766,158	1,677,183	3,088,975		
Manhattan Fire and Marine	.	837,161	687,852	702,759	214,752	3,003,829	826,605	2,177,224		
Maryland	.	836,405	349,387	369,038	142,860	2,899,979	414,948	2,485,031		
Mechanics	.	103,180	167,503	1,587	15,776	1,328,141	383,158	944,983		
Mechanics and Traders	.	1,216,756	935,832	1,016,362	361,845	4,905,837	1,240,333	3,665,504		
Mercantile	.	2,302,222	2,204,994	1,995,398	654,895	6,579,049	2,527,137	4,051,912		
Mercants (N. Y.)	.	4,446,309	3,828,910	3,723,222	1,163,023	15,205,756	4,483,896	10,721,860		
Mercants (R. I.)	.	1,297,881	1,149,119	1,081,241	389,023	3,081,877	1,196,432	1,885,445		
Mercants and Manufacturers	.	1,755,074	2,513,483	1,343,430	533,347	3,570,005	1,548,540	2,021,465		
Mercury	.	1,988,933	1,672,050	1,730,878	649,500	5,010,179	1,871,798	3,138,381		
Michigan Fire and Marine	.	1,512,719	1,326,248	1,340,750	484,756	3,858,117	1,638,031	2,220,086		
Milwaukee Mechanics	.	3,770,286	3,438,442	3,235,153	1,072,046	9,823,610	4,195,002	5,628,608		
Minneapolis Fire and Marine	.	84,530	84,530	—	—	2,306,284	259,068	2,047,216		
Monarch	.	1,091,773	1,384,001	933,226	603,193	3,385,950	1,958,424	1,427,526		
National Fire	.	15,305,074	13,371,276	13,681,801	4,870,987	45,748,164	16,984,524	28,763,640		
National-Ben Franklin	.	1,440,187	1,207,598	1,115,604	376,577	3,792,883	1,597,249	2,195,634		
National Liberty	.	6,360,467	7,477,773	5,185,033	1,966,321	19,828,274	7,010,649	12,817,625		
National Reserve	.	1,011,090	914,891	900,524	321,801	2,153,188	1,257,001	896,187		
National Security	.	544,830	524,884	436,256	149,842	2,610,466	561,220	2,049,246		
National Union	.	6,916,911	6,169,370	6,117,972	2,462,951	14,921,545	8,441,310	6,480,235		
Newark	.	3,382,650	3,058,212	2,959,885	960,895	9,687,395	3,786,432	5,900,963		
New Brunswick	.	1,351,444	1,262,443	977,652	346,240	4,800,920	1,702,181	3,098,739		
New Hampshire	.	4,702,819	4,299,615	4,037,792	1,461,780	16,300,347	5,387,283	10,913,064		
New Jersey	.	1,873,640	1,720,348	1,704,964	658,672	3,918,342	1,783,043	2,135,299		
New York Fire	.	2,785,005	2,597,274	1,955,506	777,376	6,214,582	2,240,162	3,974,420		
New York Underwriters	.	1,456,866	1,138,581	1,174,679	369,248	7,889,189	1,255,883	6,633,306		
Niagara	.	8,998,113	5,745,506	5,025,467	1,783,855	23,550,420	6,451,073	17,099,347		
Northern (N. Y.)	.	4,702,195	3,990,638	4,280,173	1,288,603	10,727,487	4,774,780	5,952,707		
North River	.	7,173,438	6,620,852	5,792,998	2,355,889	21,483,492	6,912,442	14,571,050		
Northwestern Fire and Marine	.	726,513	658,354	604,765	210,549	2,704,885	926,112	1,778,773		
Northwestern National	.	4,903,048	4,390,158	4,138,182	1,241,552	15,511,007	6,150,340	9,360,667		
Occidental	.	998,383	835,025	828,737	296,490	4,403,127	1,172,233	3,230,894		
Ohio Farmers	.	2,381,843	2,174,240	2,218,241	748,162	4,517,135	2,703,431	1,813,704		
Orient	.	1,914,832	1,916,681	1,660,155	514,875	6,465,786	2,278,083	4,187,753		
Pacific	.	3,656,005	3,106,985	3,375,677	1,233,288	7,043,902	3,442,053	3,601,849		
Pacific National	.	1,899,170	1,312,049	1,574,654	354,423	4,866,734	2,021,828	2,844,906		
Patriotic	.	644,915	590,001	555,180	218,949	2,371,447	634,050	1,737,397		

Pennsylvania	5,287,207	5,243,498	4,570,782	1,455,700	14,542,291	6,521,060	8,020,031
Philadelphia Fire and Marine	.	1,334,314	1,257,990	414,520	5,872,885	1,719,968	4,152,917
Philadelphia National	.	668,033	404,774	170,274	5,754,594	603,162	2,151,432
Phoenix	.	10,254,499	8,745,973	8,260,447	2,614,702	10,725,308	29,555,717
Piedmont	.	418,242	999,412	368,142	1,112,455	355,524	1,601,077
Pilot Insurance	.	977,770	805,451	810,027	354,902	1,189,982	2,962,063
Potomac	.	1,848,230	1,037,079	1,680,430	601,509	1,851,974	2,351,116
Providence Washington	.	6,320,532	5,272,319	5,214,526	2,056,462	5,418,376	9,019,400
Provident	.	446,908	308,123	353,522	103,108	5,171,814	9,171,814
Prudential	.	2,924,937	2,509,473	2,570,074	1,107,939	3,758,096	2,588,358
Queen	.	8,007,844	7,589,780	6,853,379	2,274,590	8,899,621	13,765,847
Relliance	.	1,000,232	785,026	713,902	255,151	1,105,824	1,863,771
Rhode Island	.	1,850,260	1,665,431	1,621,862	583,535	1,789,381	3,113,119
Richmond	.	1,193,040	1,098,496	962,616	332,727	1,408,337	2,704,898
Rochester American	.	1,024,672	841,418	807,777	292,845	960,027	2,210,766
Safeguard	.	497,692	940,861	385,942	131,618	2,732,924	522,158
Seaboard Fire and Marine	.	789,671	735,489	678,586	325,578	2,428,091	1,665,739
Security	.	4,351,620	3,892,364	3,795,667	1,359,235	10,778,712	5,896,361
Southern (N. Y.)	.	999,889	844,898	719,209	257,678	3,502,067	2,560,064
Standard (Conn.)	.	1,888,241	1,675,470	1,673,828	512,593	2,080,524	2,948,192
Standard (N. J.)	.	1,155,795	1,017,960	971,562	334,497	1,553,300	1,414,829
Standard (N. Y.)	.	1,631,583	1,326,661	1,451,592	466,514	6,313,070	1,938,840
Star	.	1,809,685	1,705,343	1,705,343	573,592	5,176,152	3,078,810
St. Paul Fire and Marine	.	15,204,075	14,049,566	13,413,953	5,977,100	13,046,474	23,273,053
Sun Underwriters	.	493,652	440,248	440,248	179,624	36,319,327	496,388
Superior Fire	.	1,296,437	1,318,613	1,109,823	1,327,211	1,373,262	1,030,880
Sussex	.	291,139	738,622	172,936	81,905	236,974	2,306,882
Transcontinental	.	591,093	416,776	469,090	167,005	1,759,971	3,522,997
Travelers Fire	.	11,303,086	9,362,059	10,542,252	3,110,805	12,562,296	3,128,828
United Firemen's	.	1,085,500	989,777	892,707	304,367	20,931,683	8,369,387
United States Fire	.	10,909,953	9,582,820	9,272,047	3,452,110	11,689,450	2,412,829
Universal	.	990,041	1,181,184	856,658	424,800	30,130,019	18,440,569
Virginia Fire and Marine	.	718,425	625,520	573,402	231,684	2,710,563	1,051,791
Washington Assurance	.	272,080	198,061	176,425	73,581	2,576,706	688,418
Westchester	.	6,732,364	6,444,429	5,943,030	2,501,572	1,636,952	1,461,900
World Fire and Marine	.	1,248,065	1,025,066	1,059,207	416,950	7,596,966	10,240,168
Totals	.	\$654,584,441	\$583,846,376	\$525,166,791	\$191,456,555	\$1,733,254,626	\$1,084,738,570
<i>United States Branches, Companies of Other Countries</i>							
Alliance Assurance	.	\$937,437	\$863,413	\$869,698	\$1,739,393	\$857,285	\$882,108
Atlas Assurance	.	3,230,938	3,007,458	2,837,917	1,010,289	3,570,615	3,091,932
British America	.	861,757	749,319	748,695	273,105	917,990	1,815,789
British and Foreign Marine	.	943,337	916,309	467,041	213,576	870,928	1,813,655
British General	.	423,200	399,107	375,357	135,704	463,314	837,957
Caledonian	.	1,696,842	1,643,120	1,560,023	551,699	1,845,296	1,645,223
Century	.	1,985,146	1,717,195	1,774,055	661,758	1,826,459	1,755,006
Commercial Union Assurance	.	6,351,953	5,791,525	5,803,237	1,922,947	6,180,180	6,619,133
Eagle, Star and British	.	2,485,926	2,686,757	2,141,376	1,035,817	2,437,653	3,592,178
Halifax	.	701,049	538,913	585,649	209,834	911,936	1,568,483
Indemnity Marine	.	370,735	384,188	330,836	207,236	318,913	714,895
Law Union and Rock	.	829,514	852,718	727,650	247,522	1,015,102	1,480,815
Liverpool and London and Globe	.	10,437,088	9,656,492	8,529,323	2,721,586	10,708,812	9,013,074
London Assurance	.	4,068,450	4,079,234	3,586,923	1,305,895	4,006,998	3,668,705

TABLE 2.—Income, Disbursements, Premiums, Losses, etc.—Concluded

COMPANIES	Income	Disbursements	Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>United States Branches, Companies of Other Countries—Concluded</i>							
London & Lancashire	\$3,647,312	\$3,858,355	\$3,313,060	\$1,207,784	\$7,703,375	\$4,047,684	\$3,655,691
London and Provincial	417,398	380,866	340,705	134,790	1,111,274	417,303	693,971
London and Scottish	359,166	526,760	311,980	112,018	1,542,209	408,099	1,134,110
Marine	1,905,035	1,949,769	1,659,838	469,486	4,752,019	1,536,516	3,215,503
Netherlands	566,296	532,965	338,943	136,042	1,656,330	438,821	1,227,509
North British and Mercantile	7,453,541	7,879,676	6,860,212	2,224,076	14,868,404	8,297,954	6,570,450
North China	107,841	110,141	68,306	31,819	1,090,360	39,839	1,030,521
Northern Assurance	3,989,846	4,278,193	3,526,682	1,308,428	8,224,755	4,224,182	4,000,573
Norwich Union	2,918,285	2,697,340	2,576,444	940,719	6,097,064	3,444,545	2,652,519
Palatine	853,134	1,047,917	692,004	358,604	3,304,754	1,233,924	2,070,830
Pearl Assurance	10,448,183	7,053,135	7,379,808	2,659,021	13,372,058	9,930,093	3,441,965
Phoenix Assurance	3,337,721	3,372,164	2,965,247	1,001,186	7,498,862	3,914,342	3,584,520
Royal	11,610,789	2,623,998	8,712,134	859,538	22,633,129	11,209,892	11,423,237
Royal Exchange	2,472,531	11,601,451	2,251,722	2,822,597	4,412,924	2,639,541	1,773,383
Scottish Union and National	3,314,939	2,723,853	2,905,629	986,763	9,502,672	3,784,671	5,718,001
Sea	1,190,578	1,093,058	1,077,404	412,275	3,203,350	1,072,181	2,131,169
Standard Marine	1,227,421	1,204,840	877,980	299,412	3,408,626	814,043	2,594,583
State Assurance	639,606	666,185	566,168	194,730	1,352,841	702,143	650,698
Sun	3,555,771	3,205,735	3,245,735	1,197,404	7,428,538	3,934,552	3,493,986
Thames and Mersey	490,591	485,574	409,299	193,215	1,203,158	339,789	863,369
Tokio	2,923,798	2,858,379	2,456,277	928,501	13,461,562	2,761,797	10,699,765
Union Assurance	1,087,661	1,028,586	978,731	350,843	2,778,301	1,236,809	1,541,492
Union of Canton	886,153	869,526	729,708	299,146	2,966,412	786,811	2,179,601
Union of Paris	511,180	523,539	416,244	204,963	1,409,417	461,183	948,234
Union Marine	795,681	759,997	606,583	236,313	2,611,099	917,252	1,693,847
Western Assurance	1,803,003	1,771,709	1,453,838	609,242	4,284,657	1,686,129	2,598,528
Yorkshire	1,885,032	1,846,802	1,703,525	673,949	3,982,413	2,057,412	1,925,001
Totals	\$105,751,864	\$99,631,261	\$88,752,046	\$31,676,186	\$230,350,937	\$108,338,988	\$122,011,949
<i>Recapitulation</i>							
Massachusetts Mutual companies other than manufacturers' (33 companies)	\$13,247,931	\$11,132,025	\$11,832,078	\$3,404,401	\$30,635,815	\$12,073,699	\$18,565,561
Mutual companies of other states other than manufacturers' (36 companies)	54,362,621	47,301,316	49,675,020	14,103,302	98,595,781	46,181,305	52,414,476
Massachusetts manufacturers' mutuals (8 companies)	11,412,900	10,682,052	10,138,229	23,809,088	23,809,088	8,694,465	15,114,623
Manufacturers' mutuals of other states (15 companies)	17,003,957	16,638,047	15,275,868	470,886	35,890,274	16,119,348	19,770,926
Massachusetts stock companies (7 companies)	24,072,494	21,113,838	21,114,232	7,696,970	74,100,581	26,207,896	47,892,685
Stock companies of other states (157 companies)	654,584,441	583,846,376	525,166,791	191,456,555	1,733,254,626	648,516,056	1,084,738,570
United States branches, companies of other countries (41 companies)	105,751,864	99,631,261	88,752,046	31,676,186	230,350,937	108,338,988	122,011,949
Totals (297 companies)	\$880,496,208	\$790,344,915	\$721,954,264	\$249,671,992	\$2,226,637,102	\$866,131,757	\$1,360,508,790

TABLE 3.—Income during 1935

COMPANIES	Net Premiums Written	INTEREST			Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds	All Other Sources				
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>								
Abington	\$224,162	\$150	\$9,341	\$8,775	\$2,400	\$300	\$10	\$245,138
Allied American	225,057	—	28,327	1	—	12,422	125	265,932
Associated Merchants	59,097	315	608	1,932	—	2,401	12	64,969
Attleborough	18,333	914	2,914	591	—	3,625	—	22,953
Barnstable County	96,503	—	15,538	1,858	300	3,025	—	117,824
Berkshire	606,936	962	20,733	3,174	6,000	13,522	403	651,730
Cambridge	303,861	5,875	11,190	2,701	—	9,891	28	333,546
Citizens	112,002	1,329	12,041	884	—	3,431	1	129,688
Dedham	75,295	206	11,670	1,955	—	150	—	87,322
Dorchester	200,201	6,631	11,508	1,508	45	5,887	9	227,131
Federal	456,876	—	20,080	135	—	8,290	91	485,472
Fitchburg	538,694	—	17,681	299	8,777	5,324	30	571,405
Groveland	8,397*	—	—	—	—	—	5,355	3,732
Hampshire	89,320	—	2,334	1,027	—	1,005	38	93,724
Hingham	248,890	3	23,671	3,837	800	2,844	272	280,317
Holyoke	676,489	—	81,496	5,302	13,571	10,378	41	787,277
Lowell	136,494	—	7,137	405	—	73	874	144,983
Lynn	1,271,769	—	142,241	603	19,160	10,014	45,037	1,488,824
Lynn Mutual	160,317	3,478	11,147	1,248	951	3,158	1	180,300
Merchants and Farmers	194,928	1,909	14,179	88	—	270	84	211,458
Merimack	789,527	4,949	30,715	1,337	10,805	23,497	36	860,866
Middlesex	599,452	21,380	48,853	2,171	7,715	5,747	3	685,321
Mutual Fire	28,651	2,639	15,571	—	—	689	—	47,550
Mutual Protection	—	153	75	—	148	—	3,009	3,385
Newburyport	3,618	—	1,975	527	—	—	170	6,290
Norfolk	220,774	276	56,227	—	2,700	5,568	26	285,571
Pioneer	4,000	—	—	—	—	—	866	4,866
Quincy	753,973	—	87,386	—	9,000	6,604	1,336	858,299
Salem	75,157	—	5,309	1,094	—	3,276	2	84,838
Traders and Mechanics	220,161	338	42,284	—	—	1,550	222	264,555
United Mutual	2,845,236	—	141,093	1,747	—	15,358	7	3,003,441
West Newbury	2,258*	—	—	—	—	—	10,662	12,920
Worcester Mutual	585,050	25,425	95,298	—	12,005	7,406	1,100	726,284
Totals	\$11,832,078	\$76,932	\$968,617	\$41,692	\$95,277	\$163,485	\$69,850	\$13,247,931
<i>Mutual Companies of Other States Other than Manufacturers'</i>								
Atlantic Mutual	\$3,022,761	—	\$465,882	\$5,419	\$373,636	\$33,950	\$10,593	\$3,912,241
Automobile Mutual	—	—	146,511	3,173	—	27,578	—	767,864
Central Manufacturers	590,602	—	141,420	1,004	27,141	3,094	32,590	3,096,566
Clen Cove Mutual	2,879,440	—	5,921	—	4,320	2,167	3,701	319,282
Gran Dealers National	297,738	5,435	85,462	274	20,283	1,342	—	2,133,648
Hardware Dealers	1,993,544	32,743	155,038	2,582	360	32,606	13,693	4,008,943
Hardware Mutual	3,845,198	19,466	214,005	862	29,100	150,688	8,156	5,117,431

*Assessments on premium notes.

TABLE 3.—Income during 1935—Continued

COMPANIES		Net Premiums Written		INTEREST			Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds	All Other Sources						
<i>Mutuals Companies of Other States Other than Manufacturers'—</i>										
Implement Dealers	Concluded	\$500	\$16,846	\$570	—	\$3,240	\$94	\$539,752		
Indiana Lumbermen's	\$518,502	30,680	52,621	47	\$39,766	144	—	1,555,413		
Iowa Hardware	1,432,155	4,803	5,895	291	3,095	164	3,249	289,722		
Lumbermen Mutual	272,225	19,802	46,438	1,627	21,131	2,499	1,408	2,023,801		
Mansfield Mutual	1,930,896	—	7,543	464	360	187	—	105,992		
Manufacturers and Merchants	97,438	—	25,188	3,180	—	20,139	25,598	243,559		
Merchants' and Manufacturers'	169,454	—	7,552	561	1,980	225	266	148,934		
Michigan Millers	138,350	84,265	49,041	65,794	95,386	36,273	—	2,406,189		
Millers Mutual (Ill.)	2,075,430	—	81,012	675	11,000	7,148	43	1,662,120		
Millers Mutual (Pa.)	1,562,242	—	50,189	5,311	—	20,621	—	722,482		
Millers Mutual (Texas)	643,079	3,282	33,388	219	12,294	1,475	—	1,016,640		
Millers National	954,018	15,246	186,081	2,320	4,956	33,988	188	3,384,277		
Mill Owners Mutual (Iowa)	3,156,349	395	186,081	389	26,823	6,289	13	1,743,957		
Minnesota Implement	1,637,006	5,832	145,528	1,766	33,121	41,870	21,672	4,862,485		
Mutual Fire (Me.)	4,618,150	378	7,994	116	7,959	798	—	239,829		
National Mutual (Ohio)	242,623	339	7,288	790	1,500	738	1,843	210,337		
National Retailers	198,178	—	26,953	308	176	2,083	1,451	1,403,009		
Northwestern Mutual	1,307,247	4,791	140,862	4,043	4,735	13,195	11,591	5,361,276		
Ohio Hardware	5,154,683	32,167	9,798	974	2,000	—	—	439,662		
Ohio Mutual	426,890	—	15,028	58	715	3,305	—	101,800		
Pawtucket Mutual	81,794	900	53,016	136	14,240	5,381	232	888,554		
Pennsylvania Lumbermen	806,535	9,014	74,448	510	15,939	23,441	171	1,709,418		
Pennsylvania Millers	1,578,628	16,281	112,383	930	—	63,849	—	998,837		
Phenix Mutual	821,675	—	11,204	1,224	—	2,518	25,169	175,658		
Providence Mutual	135,543	—	40,548	1,256	16,775	30,313	—	273,218		
Union Mutual	174,784	9,542	36,971	388	—	22,660	171,975	756,563		
Utica	524,569	—	4,932	242	1,386	195	18	195,958		
Vermont Mutual	186,820	2,365	16,982	238	8,400	30	9	668,724		
Western Millers Mutual	643,063*	—	32,025	—	—	3,666	—	798,480		
Totals	762,789	—	—	—	—	—	—	—		
Totals	\$49,675,020	\$310,103	\$2,559,598	\$107,741	\$778,577	\$597,859	\$333,723	\$54,362,621		
<i>Massachusetts Manufacturers' Mutuals</i>										
Arkwright	\$2,695,887	—	\$288,062	\$318	—	\$40,673	—	\$3,024,940		
Boston Manufacturers	3,568,409	—	285,583	10,856	—	113,707	—	3,978,555		
Cotton and Woollen	618,958	—	75,033	254	—	24,430	—	718,695		
Fall River Manufacturers'	1,007,106	—	96,924	464	—	35,110	—	1,139,604		
Industrial	309,276	—	42,555	117	—	15,400	—	367,348		
Paper Mill	316,958	—	31,398	104	—	14,047	—	362,507		
Rubber Manufacturers'	618,958	—	75,913	242	—	26,447	—	721,560		
Worcester Manufacturers'	1,002,677	—	82,811	606	—	13,597	—	1,099,691		
Totals	\$10,138,229	—	\$978,299	\$12,961	—	\$283,411	—	\$11,412,900		

<i>Manufacturers' Mutuals of Other States</i>									
American Mutual	\$838,454	—	\$78,519	\$333	\$7,813	—	\$925,119	—	—
Blackstone Mutual	1,509,166	—	134,497	670	65,185	—	1,709,518	—	—
Enterprise Mutual	838,454	—	76,427	333	8,292	—	923,506	—	—
Firemen's Mutual	2,208,202	\$10,091	175,597	2,784	98,066	\$19,938	2,514,678	—	—
Hope Mutual	562,136	—	49,579	1,029	—	11,461	624,205	—	—
Manufacturers' Mutual	1,397,423	—	122,903	573	14,652	—	1,535,553	—	—
Mechanics Mutual	838,454	—	87,561	334	8,954	—	925,303	—	—
Mill Owners Mutual (Ill.)	699,219	830	42,330	1,090	38,054	—	782,423	—	—
Merchants Mutual	866,696	—	73,664	360	28,633	—	968,353	—	—
Mill Owners Mutual	396,112	—	38,209	1,054	11,920	—	447,295	—	—
Philadelphia Manufacturers	890,917	—	74,241	1,722	22,521	—	988,401	—	—
Protection Mutual	594,169	558	52,503	1,596	11,742	—	660,568	—	—
Rhode Island Mutual	1,397,423	—	132,272	576	17,514	—	1,547,785	—	—
State Mutual	1,676,907	—	173,807	692	20,451	—	1,871,857	—	—
What Cheer Mutual	562,136	—	52,703	1,031	13,525	—	629,395	—	—
Totals	\$15,275,868	\$11,479	\$1,363,812	\$13,177	\$368,222	\$31,399	\$17,063,957	—	—
<i>Massachusetts Stock Companies</i>									
Boston	\$5,017,400	\$4,442	\$712,763	\$4,743	\$52,222	\$18,492	\$5,907,638	—	—
Employers'	1,993,886	—	160,692	24	28,540	11,274	2,194,416	—	—
Massachusetts Fire and Marine	432,335	—	119,800	—	19,071	47	571,253	—	—
New England	332,609	4,538	38,781	104	1,054	152	336,996	—	—
Old Colony	1,396,814	369	335,684	1,081	26,480	2,142	1,982,570	—	—
Sentinel	335,188	—	97,772	113	2,900	152	436,185	—	—
Springfield Fire and Marine	11,406,000	\$7,042	989,655	6,748	53,341	6,828	12,584,436	—	—
Totals	\$21,114,232	\$96,391	\$2,475,147	\$12,813	\$183,668	\$39,087	\$24,072,494	—	—
<i>Stock Companies of Other States</i>									
Aetna	\$16,786,494	—	\$1,474,477	\$7,932	\$95,724	\$27,301	\$18,447,228	—	—
Agricultural	5,088,993	\$25,680	406,689	8,779	294,091	318	5,837,481	—	—
Albany	512,420	10,890	91,227	567	33,172	55	655,891	—	—
Allemania	1,298,890	82,061	94,745	38	62,925	719	1,594,275	—	—
Alliance	2,247,518	—	376,141	561	171,927	2,411	2,798,558	—	—
Allied Fire	125,633	1,772	14,397	965	1,124	—	144,222	—	—
American (N. J.)	11,815,269	73,180	718,653	3,101	81,668	22,130	13,080,211	—	—
American Alliance	1,879,839	—	409,639	—	64,642	238	2,345,358	—	—
American Automobile	1,552,337	—	43,919	571	66,721	3,025	1,666,573	—	—
American Central	2,222,895	—	237,235	7,354	13,492	404	2,481,380	—	—
American Druggists'	387,923	—	50,378	—	2,442	112	507,316	—	—
American Eagle	3,002,786	—	512,118	696	184,925	8,459	3,373,484	—	—
American Equitable	3,945,775	5,483	278,090	3,953	1,062,342	66,382	5,362,505	—	—
American and Foreign	1,300,291	—	200,732	1,273	62,893	976	1,566,165	—	—
American National	—	—	49,500	—	11,766	28,466	89,732	—	—
American Union	328,846	15,109	111,665	49	888	571	461,223	—	—
Anchor	526,850	—	80,079	159	53,375	138	660,601	—	—
Automobile	8,504,943	728	687,358	12,536	36,038	1,947	9,244,644	—	—
Baltimore American	1,917,752	3,985	177,052	494	86,590	605	2,190,678	—	—
Bankers and Shippers	3,467,411	—	180,387	67	69,072	208	3,717,145	—	—
Birmingham (Pa.)	62,025	12,777	27,925	—	38,438	17	148,862	—	—

*Includes assessments and guarantee deposits.

TABLE 3.—Income during 1935—Continued

COMPANIES	Net Premiums Written	INTEREST			Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds	All Other Sources				
Stock Companies of Other States — Continued								
Buffalo	\$1,924,624	\$30,689	\$138,177	\$2,802	\$50,844	\$5,483	\$157	\$2,152,776
Caledonian-American	.	—	57,300	392	—	3,319	—	322,699
California	1,376,294	18,509	133,070	1,128	98,445	28,282	251	1,655,979
Camden	5,222,076	57,992	372,829	527	87,748	79,051	4,083	5,824,306
Capital (Cal.)	114,371	330	47,243	177	3,970	9,417	172	175,680
Capital (N. H.)	—	9,632	6,445	3,978	—	5,265	2,000	27,320
Carolina	428,797	13,698	51,493	—	6,604	54,876	2,029	557,497
Central Fire	970,205	12,956	103,820	170	22,211	50,709	—	1,160,071
Central Union	100,826	492	57,352	33	—	1,807	86	160,596
Church Properties	46,880	—	16,195	1,600	—	6,706	—	71,381
Citizens (N. J.)	395,829	—	84,868	882	—	28,426	—	509,725
City of New York	2,387,807	277	206,551	-2,722	—	178,440	2,770	2,773,103
Columbia (N. J.)	609,883	—	134,012	-112	—	3,758	4,980	812,521
Columbia (Ohio)	523,440	165	101,403	78	4,614	34,188	822	664,710
Commerce	1,112,818	7,989	119,549	367	2,847	627,802	2,693	1,874,065
Commercial Union (N. Y.)	944,030	—	110,340	132	—	6,656	159	1,061,317
Commonwealth	1,990,285	—	272,485	183	—	206,045	1,475	2,471,073
Concordia	1,115,604	26,031	149,241	221	480	115,254	746	1,407,577
Connecticut	4,984,752	41,551	664,817	16,209	1,035	46,746	2,979	5,758,089
Continental	19,293,491	—	3,137,297	12,627	175,631	14,098,309	33,059	36,750,414
County	433,235	—	106,751	—	3,600	12,334	635	556,555
Detroit Fire and Marine	807,777	33,399	64,365	1,173	121,148	25,727	95	1,053,684
Dixie	214,287	1,369	31,324	29	24,714	12,071	514	284,308
Dubuque Fire and Marine	2,200,034	10,738	153,922	1,893	19,405	63,828	807	2,450,627
Eagle (N. Y.)	407,430	—	105,393	—	—	81,878	—	594,701
East and West	382,409	11,562	119,513	523	—	14,909	1,036	529,952
Empire State	552,882	—	106,189	—	—	41,361	161	700,593
Equitable Fire and Marine	996,950	367	203,238	6,865	—	25,947	596	1,233,963
Eureka-Security	1,573,964	1,546	99,994	75	852	14,214	580,294	2,270,939
Excelsior	237,473	6,700	13,251	1,155	3,694	13,754	411	276,438
Export	94,497	—	21,267	6,978	—	14,119	160,209	297,070
Farmers	648,680	18,417	66,688	6,553	5,998	34,489	375	781,200
Federal	3,215,472	—	630,333	4,050	—	118,690	10,755	3,979,300
Federal Union	624,304	—	94,203	46	—	18,941	251	737,745
Fidelity and Guaranty	3,332,901	—	162,535	297	20,113	54,256	32,804	3,602,906
Fidelity-Phoenix	15,070,244	—	2,895,825	13,008	166,131	12,998,331	12,770	29,956,509
Fire Association	7,876,580	73,376	699,474	8,199	23,486	386,000	1,180	9,068,295
Fireman's Fund	15,305,737	135,540	1,157,947	9,663	202,213	153,297	2,174	16,966,571
Firemen's (D. C.)	171,867	22,508	9,708	709	8,483	24,763	—	238,038
Firemen's (N. J.)	11,200,229	84,986	779,715	18,728	227,704	268,776	8,119	12,588,257
First American	904,781	—	152,099	404	516	540,879	1,553	1,600,232
First National	—	—	17,538	438	—	433	—	18,409
Franklin Fire	5,799,378	—	752,254	5,087	17,100	469,402	—	7,043,221
Franklin National	469,090	—	107,653	2,763	—	1,630	196	581,332
Fulton	—	849	67,140	750	454	18,578	—	87,771

General Exchange	20,871,851	18,544	880,680	9,372	1,014,369	3,718	22,779,990
General	5,113,909	318,906	5,334	5,334	40,019	1,215,207	6,714,499
Girard Fire and Marine	1,116,917	134,515	—	—	2,580	—	1,342,692
Globe and Republic	6,058,807	32,098	496,381	91	64,784	1,032	9,369,687
Globe and Rutgers	2,645,685	—	176,709	129	137,651	14,372	3,507,348
Globe and State	6,111,139	3,674	625,159	10,743	1,719	13,478	4,235,946
Granite State	1,126,093	2,745	154,440	64	5,180	1,406,691	1,289,939
Great American	13,320,503	—	1,895,400	4,278	208,276	12,589	15,441,035
Hanover	4,591,596	9,164	627,233	8,411	194,946	1,385	5,433,370
Hartford	33,083,896	52,432	2,391,342	11,422	221,960	10,931	36,336,814
Home	40,843,782	14,648	3,603,179	-10,765	2,043,085	6,186,145	52,664,426
Home Fire and Marine	2,179,961	—	227,056	752	35,847	170	2,458,884
Homestead	638,385	—	115,626	265	18,875	1,826	774,977
Homestead	442,774	1,762	61,867	2,162	24,235	—	532,800
Imperial Assurance	900,471	—	159,648	-309	15,959	926	1,076,695
Insurance Co. of North America	22,132,571	1,078	3,298,506	5,203	1,175,417	4,748	26,871,548
Insurance Co. of State of Pa.	1,772,496	—	130,397	2,628	184,387	10,934	2,120,267
Inter-Ocean	2,481,719	11,078	148,026	3,654	17,600	56,477	2,773,587
Lumbermen (Pa.)	1,223,928	12,937	164,748	228	102,413	893	1,521,941
Manhattan Fire and Marine	702,759	—	111,086	—	23,316	837,161	837,161
Maryland	369,038	—	91,562	468	372,592	2,745	836,405
Mechanics	1,387	—	26,358	6	9,987	19,603	103,189
Mechanics and Traders	1,016,362	22,763	175,153	1,009	20,627	2,630	1,216,758
Mercantile	1,995,398	—	239,907	1,03	65,510	1,304	2,302,222
Merchants (N. Y.)	3,723,222	43,584	447,242	1,336	157,236	5,558	4,446,309
Merchants (R. L.)	1,081,241	—	87,015	—	114,449	15,176	1,297,881
Merchants and Manufacturers	1,343,430	—	115,852	630	284,681	10,481	1,755,074
Mercury	1,730,878	15,580	205,207	1,141	34,947	820	1,988,933
Michigan Fire and Marine	1,340,750	30,615	120,764	1,944	6,588	610	1,512,719
Milwaukee Mechanics	84,811	744	233,496	125	163,256	683	3,770,286
Minneapolis Fire and Marine	3,235,153	—	49,408	—	1,360	800,000	851,512
Monarch	933,226	27,486	82,561	2,324	9,912	3,291	1,091,773
National Fire	13,681,801	28,670	1,324,991	8,342	178,222	6,701	15,305,074
National Ben Franklin	1,115,604	45,075	80,614	216	64,798	116,508	1,440,187
National Liberty	5,185,033	1,913	617,882	-8,854	564,246	—	6,360,467
National Reserve	900,524	11,025	54,781	90	24,298	105	1,011,090
National Security	436,256	—	88,524	113	10,517	—	544,830
National Union	6,117,972	46,355	440,097	2,559	194,905	13,127	6,916,911
Newark	2,959,885	7,820	328,959	801	63,121	1,101	3,382,650
New Brunswick	977,652	9,524	160,371	68	16,000	—	1,381,444
New Hampshire	4,037,792	40	605,002	2,044	43,787	92	4,702,819
New Jersey	1,704,964	1,806	103,371	319	63,055	18,005	1,873,640
New York	1,955,506	10,429	217,063	144	583,683	441	2,785,005
New York Underwriters	1,174,679	3,452	254,138	2,150	22,006	5,426	1,456,866
Niagara	5,025,467	197	824,223	1,089	3,141,111	16,356	4,702,193
North River	4,280,173	3,401	341,852	216	60,197	744	7,173,438
Northern (N. Y.)	5,792,998	14,495	775,143	5,086	571,702	14,775	726,513
Northwestern Fire and Marine	604,765	13,113	81,870	112	65,792	4,322	4,903,048
Northwestern National	4,188,182	54,182	514,048	1,559	74,963	998,383	998,383
Occidental	828,737	—	161,415	103	—	59	2,381,843
Ohio Farmers	2,218,241	42,140	52,530	39,497	21,470	2,346	1,914,832
Orient	1,060,155	—	179,287	85	48,600	150	3,656,003
Pacific	3,375,677	238	217,756	158	61,172	—	3,656,003
Pacific National	1,574,654	2,605	153,648	429	1,004	4,475	1,899,170

TABLE 3.—Income during 1935—Concluded

P. D. 9. Part I.

Stock Companies of Other States — Concluded

Patriotic	\$555,180	—	\$74,136	\$-3,647	\$18,803	\$443	\$644,915
Pennsylvania	4,576,782	—	543,752	665	145,148	3,775	5,287,207
Philadelphia Fire and Marine	1,257,990	—	185,987	96	50,920	—	1,494,993
Philadelphia National	4,494,774	\$6,906	101,092	—	92,710	67	668,033
Phoenix	8,260,447	32,284	1,765,615	17,861	93,936	4,935	10,254,499
Piedmont	368,142	—	34,089	2,848	—	221	418,242
Pilot Reinsurance	810,027	—	153,514	1,813	11,816	—	977,170
Potomac	1,086,430	25,484	119,810	1,863	13,737	456	1,848,230
Providence Washington	5,214,526	—	449,773	701	623,000	11,532	6,320,532
Prudential	353,322	—	53,153	—	40,433	—	446,908
Queen	2,570,074	—	221,396	91	133,061	315	2,924,937
Reliance	6,853,579	19,754	792,554	2,438	318,940	2,551	8,007,844
Rhode Island	713,902	18,352	117,262	124	57,351	82,969	1,000,232
Richmond	1,621,862	—	105,623	115	118,696	3,964	1,850,260
Richmond American	962,616	19,501	125,132	1,125	67,405	175	1,193,040
Safeguard	807,777	—	173,565	—	43,235	95	1,024,672
Seaboard Fire and Marine	385,942	—	107,183	—	4,452	115	497,692
Security	678,586	—	87,761	106	23,218	—	789,671
Southern (N. Y.)	3,795,667	31,451	390,488	513	87,917	6,717	4,351,620
Standard (Conn.)	719,209	—	139,764	—	140,916	—	999,889
Standard (N. J.)	1,673,828	—	157,199	6	57,094	114	1,888,241
Standard (N. Y.)	971,562	38,060	62,231	1,327	15,869	64,815	1,155,795
Star	1,451,592	—	160,519	3,514	57,443	89	1,631,583
St. Paul Fire and Marine	1,705,343	—	183,688	31	205,710	2,567	1,947,122
Sun Underwriters	13,413,953	102,082	1,379,021	10,847	25,524	694	15,204,075
Superior Fire	440,248	—	50,186	—	28,409	1,874	493,652
Sussex	1,109,823	36,946	110,249	679	52,035	14,814	1,296,437
Transcontinental	1,172,936	21,737	29,572	45	2,543	291,139	291,139
Travelers Fire	469,090	—	116,976	951	108,962	1,533	591,093
United Firemen's	10,542,252	23,762	607,993	800	18,775	548	1,085,500
United States Fire	892,707	12,850	144,020	-206	538,604	19,317	10,909,953
Universal	9,272,047	35,522	986,045	9,823	67,395	517	10,909,041
Virginia Fire and Marine	556,658	—	101,714	93	18,403	13,173	990,041
Washington Assurance	573,402	1,501	103,662	290	34,782	138	718,425
Westchester	176,425	5,186	53,114	—	21,641	—	273,080
World Fire and Marine	5,943,039	13,802	626,843	11,500	149,338	2,326	7,752,364
Totals	1,059,207	—	177,465	286	5,611	5,436	1,248,005
	\$525,166,791	\$2,006,092	\$56,461,961	\$345,175	\$55,436,096	\$11,291,654	\$654,584,441

United States Branches, Companies of Other Countries

Alliance Assurance	\$869,698	—	\$64,950	—	\$3,389	—	\$937,437
Atlas Assurance	2,837,917	—	211,230	\$183	100,025	\$81,583	3,230,938
British American	748,695	—	84,733	—	24,781	3,468	861,757
British and Foreign Marine	467,041	—	99,570	1,353	55,372	320,001	943,337

British General	375,357	43,220	889	—	—	3,662	72	423,200
Caledonian	1,560,023	120,537	382	—	—	13,618	2,282	1,696,842
Century	1,774,055	134,066	753	—	—	50,788	25,484	1,985,146
Commercial Union Assurance	5,803,237	276,421	5,673	—	—	30,004	77,557	6,351,953
Eagle, Star and British	2,141,376	232,473	2,275	—	—	67,802	42,000	2,485,926
Halifax	585,649	90,252	29	—	—	24,564	555	701,049
Indemnity Marine	330,836	37,510	300	—	—	1,164	925	370,735
Law Union and Rock	727,650	94,033	164	—	—	3,216	4,451	829,514
Liverpool and London and Globe	8,529,323	636,730	980	—	—	100,505	1,065,258	10,437,088
London Assurance	3,586,923	236,622	71	—	—	32,763	211,021	4,068,450
London & Lancashire	3,313,060	288,737	455	—	—	40,747	4,313	3,647,312
London and Provincial	340,705	—	—	—	—	37,889	622	417,398
London and Scottish	311,980	62,669	19	—	—	12,946	1,552	389,166
Marine	1,659,838	138,140	135	—	—	36,539	70,383	1,905,035
Netherlands	328,943	64,088	—	—	—	7,491	167,597	566,296
North British and Mercantile	6,860,212	543,863	258	—	—	40,166	9,040	7,453,541
North China	68,806	38,258	62	—	—	—	1,215	107,841
Northern Assurance	3,526,082	271,778	59	—	—	122,851	12,767	3,989,846
Norwich Union	2,576,444	215,709	570	—	—	27,437	86,125	2,918,280
Palatine	692,004	124,030	185	—	—	21,765	13,150	838,134
Pearl Assurance	7,379,808	416,084	142	—	—	105,232	2,546,917	10,448,183
Phoenix Assurance	2,965,247	266,372	—	—	—	53,573	34,843	3,337,721
Royal	8,712,134	645,735	—	—	—	149,335	1,896,907	11,610,789
Royal Exchange	2,251,722	158,262	346	—	—	52,777	2,472,531	2,472,531
Scottish Union and National	2,905,629	314,480	1,331	—	—	18,366	14,849	3,314,939
Sea	1,077,404	105,838	—	—	—	5,759	1,577	1,190,578
Standard Marine	877,980	144,065	344	—	—	50,087	154,345	1,227,421
State Assurance	566,168	51,345	—	—	—	22,093	—	639,606
Sun	3,245,795	230,057	301	—	—	72,976	6,642	3,555,771
Thames and Mersey	409,999	44,900	176	—	—	19,024	17,192	490,591
Tokio	2,456,277	385,040	3,705	—	—	57,583	11,193	2,937,798
Union Assurance	978,731	100,409	80	—	—	7,904	1,537	1,087,661
Union of Canton	729,708	99,374	—	—	—	13,254	42,204	886,153
Union of Paris	416,244	55,764	—	—	—	9,301	29,871	511,180
Union Marine	606,583	89,746	507	—	—	3,537	95,308	735,681
Western Assurance	1,453,838	148,168	225	—	—	33,859	166,913	1,803,003
Yorkshire	1,703,525	121,406	1,380	—	—	36,960	16,238	1,885,032
Totals	\$88,752,046	\$7,534,248	\$22,463	—	—	\$1,631,704	\$7,248,381	\$105,751,864
Massachusetts mutual companies other than manufacturers' (33 companies)	\$11,832,078	\$76,932	\$41,692	—	—	\$163,485	\$69,850	\$13,247,931
Mutual companies of other states other than manufacturers' (36 companies)	49,075,020	310,103	107,741	—	—	778,577	333,723	54,362,621
Massachusetts manufacturers' mutuals (8 companies)	10,138,229	—	12,961	—	—	283,411	—	11,412,900
Manufacturers' mutuals of other states (15 companies)	15,275,868	11,479	13,177	—	—	368,222	—	17,063,957
Massachusetts stock companies (7 companies)	21,114,232	96,391	13,173	—	—	151,156	39,087	24,072,494
Stock companies of other states (157 companies)	525,166,791	2,006,092	345,175	—	—	3,826,672	11,291,654	634,584,441
United States branches, companies of other countries (41 companies)	88,752,046	59,775	22,463	—	—	503,247	7,248,381	105,751,864
Totals (297 companies)	\$721,954,264	\$2,560,772	\$556,022	—	—	\$5,386,328	\$18,982,695	\$880,496,208

TABLE 4.—*Net Premiums Written during 1935*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>												
Abington	.	\$211,250	—	\$10,964	—	—	—	—	—	\$106	\$32	—
Allied American	.	13,754	—	211,130	—	—	—	—	—	33	—	—
Associated Merchants	.	49,204	—	9,742	—	—	—	—	—	85	37	—
Attleborough	.	18,333	—	—	—	—	—	—	—	—	—	—
Barnstable County	.	96,503	—	—	—	—	—	—	—	—	—	—
Berkshire	.	522,223	—	77,810	\$17	—	\$507	—	—	479	161	—
Cambridge	.	279,426	—	22,956	—	—	—	—	—	482	3	—
Citizens	.	80,403	—	31,477	5	—	—	—	—	51	—	—
Dedham	.	75,247	—	—	10	—	—	—	—	35	2	—
Dorchester	.	194,936	—	5,265	—	—	—	—	—	—	—	—
Federal	.	340,703	—	111,385	—	—	—	—	—	—	—	—
Fitchburg	.	461,616	—	71,947	28	\$10	560	2,392	—	767	260	\$799
Groveland	.	—	—	—	—	—	—	4,942	—	161	—	—
Hampshire	.	8,397*	—	—	—	—	—	—	—	—	—	—
Hingham	.	78,450	—	10,780	—	—	—	41	—	49	—	—
Holyoke	.	248,890	—	—	—	—	—	—	—	—	—	—
Lowell	.	556,316	—	114,296	15	—	2,334	2,816	—	712	—	—
Lynn	.	14,249	—	—	—	—	—	80	—	37	—	—
Lynn Mutual	.	19,255	—	—	8	944	11,161	42,469	—	6,741	2,273	—
Merchants and Farmers	.	1,188,918	—	31,477	—	—	—	122	—	63	—	—
Merrimack	.	172,838	—	21,565	9	—	—	365	—	156	4	—
Middlesex	.	692,752	—	90,337	—	—	—	5,192	—	1,104	142	—
Mutual Fire	.	452,546	—	145,773	30	—	—	878	—	225	—	—
Mutual Protection	.	28,651	—	—	—	—	—	—	—	—	—	—
Newburyport	.	—	—	—	—	—	—	—	—	—	—	—
Norfolk	.	3,618	—	—	—	—	—	—	—	—	—	—
Pioneer	.	220,547	—	—	26	—	—	9	—	189	5	—
Quincy	.	4,000	—	—	—	—	—	—	—	—	—	—
Salem	.	680,922	—	71,001	—	—	—	1,580	—	470	—	—
Traders and Mechanics	.	72,829	—	2,328	—	—	—	—	—	—	—	—
United Mutual	.	217,312	—	2,773	—	—	—	3	—	73	—	—
West Newbury	.	2,227,802	—	503,096	375	209	50,664	52,733	—	7,807	2,550	—
Worcester Mutual	.	2,258*	—	—	—	—	—	—	—	—	—	—
	.	538,134	—	46,616	—	—	—	70	—	230	—	—
Totals	.	\$9,989,552	—	\$1,626,220	\$523	\$1,163	\$65,226	\$123,079	\$2	\$20,045	\$5,469	\$799

TABLE 4.—*Net Premiums Written during 1935—Continued*

COMPANIES	Stock Companies of Other States—Concluded										Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Comotion and Explosion
	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation								
General	\$3,530,605	—	\$1,093,204	—	\$10,891	\$108,677	\$346,560	—	\$6,261	\$17,711	—	—	—	
Girard Fire and Marine	921,495	\$19,158	91,404	\$285	722	8,244	72,935	\$33	984	1,657	—	—	—	
Glens Falls	4,075,475	537,955	742,177	4,406	4,919	408,205	254,649	—	11,454	19,567	—	—	—	
Globe and Republic	2,299,059	14,391	162,598	579*	2,123	25,083	118,866	1,408	7,519	9,802	\$4,257	—	—	
Globe and Rutgers	533,034	6,145	17,945	—	1,029	25,072	36,113	—	332	1,449	—	—	—	
Granite State	1,057,128	—	33,596	—	—	—	33,392	—	1,302	1,485	—	—	—	
Great American	10,639,889	367,268	681,208	25,428	26,030	431,168	754,427	304,838	39,983	48,669	1,595	—	—	
Hanover	3,253,992	290,065	583,738	4,487	3,383	107,524	329,070	—	4,455	14,882	—	—	—	
Hartford	2,474,177	718,082	2,390,628	38,205	25,671	1,405,935	2,750,873	885,682	74,096	132,574	187,973	—	—	
Home	25,717,474	935,311	8,938,148	—	32,403	1,479,377	2,509,170	897,903	135,405	143,383	55,568	—	—	
Home Fire and Marine	1,678,863	235,317	—	716	5,255	167,828	80,545	—	4,110	7,327	—	—	—	
Homestead	426,514	—	144,079	261	33	24,032	35,117	—	1,735	4,580	2,034	—	—	
Homestead	412,006	—	—	—	498	—	22,602	—	5,421	2,247	—	—	—	
Imperial Assurance	776,293	—	71,432	4,590	1,746	8,412	29,503	—	3,027	5,468	—	—	—	
Insurance Co. of North America	13,784,468	2,484,395	1,432,701	20,799	18,283	2,961,595	865,140	269,520	63,314	198,292	14,064	—	—	
Insurance Co. of State of Pa.	1,188,844	—	168,270	—	1,514	294,269	117,305	—	—	2,294	—	—	—	
Inter-Ocean	1,744,934	—	36	—	21,933	15,794	333,378	251,960	3,472	11,420	—	—	—	
Lumbermens (Pa.)	908,825	39,393	199,874	118	4,862	20,304	43,078	—	2,215	5,259	—	—	—	
Manhattan Fire and Marine	518,878	—	154,228	144	739	—	26,520	—	1,269	981	—	—	—	
Maryland	285,545	—	29,006	—	158	24,642	11,936	16,019	767	965	—	—	—	
Mechanics	1,587	—	—	—	—	—	—	—	—	—	—	—	—	
Mechanics and Traders	705,325	7,937	195,116	294	619	29,359	73,778	—	1,498	2,436	—	—	—	
Mercantile	1,550,899	27,949	238,678	487	481	58,390	84,739	—	14,003	13,519	7,215	—	—	
Merchants (N. Y.)	2,745,084	179,463	343,457	4,514	8,862	134,453	190,142	109,880	1,358	5,294	715	—	—	
Merchants (R. I.)	853,949	—	143,980	—	1,039	22,052	56,070	—	2,184	1,967	—	—	—	
Merchants and Manufacturers	1,174,576	—	83,072	296*	1,087	11,907	60,750	719	3,841	5,007	2,175	—	—	
Mercury	1,322,889	—	182,121	—	2,464	104,256	84,231	17,479	6,525	10,913	—	—	—	
Michigan Fire and Marine	1,021,556	11,020	101,600	235	723	68,676	91,690	33,690	3,835	5,967	1,758	—	—	
Milwaukee Mechanics'	2,674,763	54,281	238,987	822	2,116	23,359	213,175	94	2,815	4,741	—	—	—	
Minneapolis Fire and Marine	—	—	—	—	—	—	—	—	—	—	—	—	—	
Monarch	395,506	—	436,869	574	15,531	39,722	33,054	—	17,452	29,422	—	—	—	
National Fire	9,494,761	106,846	2,626,560	3,961	8,338	395,221	993,166	—	20,158	32,790	—	—	—	
National-Ben Franklin	920,182	19,158	91,404	285	722	8,244	72,935	33	984	1,657	1,897	—	—	
National Liberty	4,500,151	15,715	339,978	—	1,706	42,008	241,471	—	26,604	15,573	—	—	—	
National Reserve	817,861	—	35,752	—	2,614	—	41,919	—	2,378	—	—	—	—	
National Security	258,013	56,464	27,238	446*	343	67,309	16,221	5,053	1,187	3,718	264	—	—	
National Union	4,018,332	117,582	1,059,289	18,905	5,646	476,664	326,437	22	15,805	79,290	—	—	—	
Newark	2,396,211	56,248	223,181	7,108	6,135	95,433	127,314	—	12,763	35,492	—	—	—	
New Brunswick	896,099	—	—	—	1,230	15,270	48,459	—	10,879	5,715	—	—	—	
New Hampshire	3,563,810	92,591	142,684	2,307	195	82,023	138,718	—	6,121	9,343	—	—	—	
New Jersey	1,146,725	124	444,923	1,477	4,618	32,313	66,173	—	5,792	2,819	—	—	—	
New York Fire	1,639,304	10,637	120,181	428*	1,569	18,540	87,858	1,041	5,557	7,244	3,147	—	—	
New York Underwriters	9,021,715	145,479	47,652	—	248	5,963	47,378	10,160	7,019	8,448	157	—	—	
Niagara	4,069,518	—	528,372	—	15,899	159,827	162,059	43,853	19,093	26,856	—	—	—	
Northern (N. Y.)	3,230,886	—	801,384	—	3,392	—	234,440	—	5,455	4,616	—	—	—	

North River	4,413,659	448,095	344,038	13,808	15,584	165,645	318,231	25,183	10,407	26,327	1,421
Northwestern Fire and Marine	420,396	72,740	29,647	388	332	14,622	43,294	16,848	1,397	3,062	39
Northwestern National	3,267,571	74,980	386,313	-	3,676	63,539	368,717	-	1,743	20,643	-
Occidental	592,540	-	-	290	1,855	83,919	28,428	-	1,450	2,586	-
Ohio Farmers	1,627,573	-	444,354	-	-	8,624	133,355	303	1,819	2,213	-
Orient	1,385,780	-	115,620	297	590	2,087	146,641	-	1,817	7,323	-
Pacific	2,048,866	1,295	1,166,440	4,284	5,891	32,416	104,307	560	6,938	5,240	-
Pacific National	1,233,759	-	168,861	78	7,637	724	62,626	-	2,945	7,464	-
Patriotic	403,117	-	70,323	-	824	46,011	33,471	-	487	947	-
Pennsylvania	3,606,617	55,900	508,581	787	2,049	98,037	232,025	-	25,032	28,063	19,071
Philadelphia Fire and Marine	860,330	98,811	80,794	976	1,143	117,791	54,071	-	3,957	12,393	879
Philadelphia National	343,519	9,693	83,281	49	2,026	5,143	17,949	-	923	2,191	-
Phoenix	6,131,911	347,089	396,431	18,957	5,925	736,941	491,458	56,200	23,957	61,104	474
Piedmont	307,231	69	28,475	-3	-	14,509	4,527	11,385	23,957	324	375
Pilot Reinsurance	722,710	-3,017	-	-	2,122	-	86,204	-62	-	2,070	-
Potomac	807,565	77,609	647,904	-	7,716	85,595	57,043	6,124	1,326	2,548	-
Providence Washington	3,335,655	521,467	591,685	1,167*	2,180	512,680	167,568	64,007	7,921	9,596	-
Providence	334,030	-	-	209	700	-	16,408	-	748	1,167	-
Prudential	2,338,488	-	69,187	-	2,920	20,717	93,828	-	12,886	22,892	-
Queen	5,417,744	302,548	407,024	15,388	13,281	237,496	275,628	-	27,630	76,840	-
Reliance	543,631	-	133,250	79	3,241	-	28,718	-	1,477	3,506	-
Rhode Island	1,280,924	-	215,970	-	1,559	33,078	84,105	-	3,276	2,950	-
Richmond	879,298	-	20,712	175	4,848	46	45,797	102	4,019	7,619	-
Rochester American	680,712	-	34,981	1,304	1,599	20,246	46,354	15,633	2,988	3,878	82
Safeguard	320,124	-	46,145	27	296	580	17,960	-	224	586	-
Seaboard Fire and Marine	452,104	116,295	31,290	29	699	49,607	20,764	5,291	754	1,753	-
Security	2,707,380	257,625	316,556	561	1,836	178,740	252,479	56,516	6,006	14,468	3,500
Southern (N. Y.)	665,156	-	-	-	1,836	-	41,294	-	5,295	6,814	-
Standard (Conn.)	911,165	-	21,112	2,271	891	170,941	91,456	-	4,117	21,328	714
Standard (N. Y.)	1,360,798	-	-	-	-	-	60,397	-	-	-	-
Star	942,954	-	435,234	-	2,069	-	50,562	-	6,006	14,827	-
St. Paul Fire and Marine	1,344,141	76,825	121,312	4,177	3,605	52,114	74,813	-	7,500	20,856	-
Sun Underwriters	5,255,112	1,598,922	3,927,732	36,549	9,525	1,494,732	738,092	305,036	21,487	27,222	-
Superior Fire	324,506	-	51,495	-	7	46,011	17,191	-	343	695	-
Sussex	914,724	19,158	91,407	288	746	8,244	72,572	33	986	1,665	-
Sussex	151,528	-	10,580	38*	126	1,516	7,649	92	490	639	278
Transcontinental	325,535	3,663	90,054	136	286	13,550	34,051	-	691	1,124	-
Travelers Fire	7,363,134	35	1,881,305	35	-388	719,512	461,503	-	45,043	72,108	-
United Firemen's	759,659	-	76,535	4,918	1,871	9,013	31,610	-	3,243	5,858	-
United States Fire	7,030,612	698,056	568,614	14,886	22,227	248,012	567,838	52,454	23,814	44,041	1,493
Universal	13,748	413,548	393,038	-	17	36,278	-	-	-	29	-
Virginia Fire and Marine	552,482	-	2,146	46	515	-	15,757	-	852	1,594	-
Washington Assurance	97,396	-	68,969	-	65	-	9,910	-	22	63	-
Westchester	3,761,628	989,587	419,301	14,268	12,431	347,521	279,569	80,303	16,808	21,623	-
World Fire and Marine	771,029	45,101	77,817	-107	425	59,551	50,053	42,729	2,507	6,514	3,588
Totals	\$355,483,078	\$22,183,044	\$85,505,193	\$409,132	\$639,588	\$25,027,096	\$27,215,083	\$4,708,667	\$1,230,674	\$2,408,298	\$356,338

*Includes motor vehicle property damage.

TABLE 4.—*Net Premiums Written during 1935—Concluded*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion	All Other
<i>United States Branches, Companies of Other Countries</i>											
Alliance Assurance	—	\$361,382	\$224,271	\$5,317	—	\$278,728	\$125,371	—	—	—	—
Atlas Assurance	\$2,199,101	12,055	359,999	1,146	\$6,432	123,935	45,331	203	\$2,432	\$7,446	—
British American	618,204	—	69,042	—	5,546	—	—	—	3,277	7,094	—
British and Foreign Marine	—	422,198	—	—	—	35,272	—	—	—	—	—
British General	306,697	—	29,301	—	594	12,802	23,780	—	765	—	\$148
Caledonian	1,189,441	—	292,799	528	5,812	—	62,646	—	3,035	5,762	—
Century	1,198,345	152,446	333,396	—	4,562	1,590	74,808	—	2,972	5,936	—
Commercial Union Assurance	3,425,146	317,038	—	—	6,679	1,420,368	265,843	7	8,394	14,112	1,574
Eagle, Star and British	1,408,089	400,113	185,167	2	4,623	42,697	82,320	—	4,043	3,006	11,316
Halifax	542,413	—	—	—	967	—	27,226	—	10,876	4,167	—
Indemnity Marine	—	233,388	—	—	—	97,448	—	—	—	—	—
Law Union and Rock	635,886	—	49,524	80	1,193	861	35,104	—	1,268	3,794	—
Liverpool and London and Globe	6,983,893	104,916	927,881	21,617	18,657	238,452	387,192	—	38,814	107,941	—
London Assurance	2,038,378	553,962	542,023	6,369	5,389	32,703	125,002	—	3,764	8,933	—
London & Lancashire	2,600,355	—	452,199	738	9,866	29,950	194,922	—	10,188	12,868	1,974
London and Provincial	265,806	—	54,937	20	652	4,612	12,957	871	383	447	—
London and Scottish	251,614	6	26,483	—	—	4,158	26,210	—	344	3,165	—
Marine	—	590,794	223,678	5,377	—	839,989	—	—	303	—	—
Netherlands	289,521	—	23,316	80	185	—	14,648	—	303	890	—
North British and Mercantile	5,489,531	111,799	562,300	34,823	7,101	235,863	291,175	—	35,599	52,947	39,074
North China	—	59,471	—	—	8,948	—	—	—	—	—	—
Northern Assurance	2,683,815	28,305	214,947	18,388	7,394	371,449	175,439	—	4,631	22,314	—
Norwich Union	2,076,694	178,371	61,806	2,269	8,948	120,684	115,738	292	4,542	7,100	—
Palatine	564,342	—	67,563	—	994	12,761	42,021	-3	1,885	2,368	373
Pearl Assurance	5,248,742	—	1,136,339	3,267	70,171	400,446	389,065	—	25,006	106,172	—
Phoenix Assurance	2,486,276	—	275,524	17,705	6,736	32,445	113,796	—	11,076	21,089	—
Royal	6,950,436	240,653	627,841	21,617	18,657	318,984	387,191	—	38,814	107,941	—
Royal Exchange	1,635,391	245,790	140,124	1,420	4,757	99,232	111,984	—	5,089	7,935	—
Scottish Union and National	2,431,731	—	245,715	762	3,579	73,091	123,074	—	8,223	19,454	—
Sea	57,382	628,822	89,708	5,379	13	292,335	2,427	—	784	553	1
Standard Marine	—	620,755	12,330	—	—	—	244,895	—	—	—	—
State Assurance	523,725	—	—	460	1,539	—	36,230	—	1,647	2,567	—
Sun	2,460,121	174,083	351,560	582	5,708	94,127	140,059	—	5,297	14,258	—
Thames and Mersey	—	361,864	—	—	—	47,435	—	—	—	—	—
Tokio	1,090,019	519,753	526,436	—	-278	227,403	77,572	—	4,246	11,126	390
Union Assurance	818,306	—	—	—	1,570	12,800	62,848	1	2,021	3,356	—
Union of Canton	217,982	429,517	77,439	—	4,603	74,719	1,130	—	2,372	1,185	—
Union of Paris	313,955	—	—	—	913	—	17,966	—	690	1,070	—
Union Marine	276,253	185,978	79,564	76	748	94,739	12,644	—	1,297	2,343	—
Western Assurance	1,013,562	169,179	30,614	1,967	55	82,706	81,621	10,513	2,960	2,960	—
Yorkshire	1,329,028	—	274,786	101	3,262	23,061	64,757	4,352	1,914	2,234	—
Totals	\$61,622,217	\$7,129,676	\$8,075,694	\$150,343	\$223,288	\$6,056,793	\$3,995,622	\$16,236	\$247,451	\$579,876	\$54,850

Recapitulation

Massachusetts mutual companies other than manufacturers' (33 companies)	\$9,989,552	—	\$1,626,220	\$523	\$1,163	\$65,226	\$123,079	\$2	\$20,045	\$5,469	\$799
Mutual companies of other states other than manufacturers' (36 companies)	39,683,715	\$2,650,837	3,997,918	727	35,542	\$61,816	2,222,824	—	89,413	70,733	61,495
Massachusetts manufacturers' mutuals (8 com- panies)	10,138,229	—	—	—	—	—	—	—	—	—	—
Manufacturers' mutuals of other states (15 companies)	15,267,562	—	—	—	—	—	6,575	—	1,731	—	—
Massachusetts stock companies (7 companies)	15,045,703	1,157,516	2,132,058	19,712	12,359	1,100,198	1,186,637	311,026	52,500	76,388	20,135
Stock companies of other states (157 companies)	355,483,078	22,183,644	85,505,193	409,132	639,588	25,027,096	27,215,083	4,708,667	1,230,674	2,408,298	356,338
United States branches, companies of other countries (41 companies)	61,622,217	7,129,676	8,675,694	150,343	223,288	6,056,793	3,995,622	16,236	247,451	579,876	54,850
Totals (207 companies)	\$507,230,056	\$33,121,673	\$101,937,083	\$580,437	\$911,940	\$33,111,129	\$34,749,820	\$5,035,931	\$1,641,814	\$3,140,764	\$493,617

TABLE 5.—Disbursements during 1935

P. D. 9, Part I.

COMPANIES		Net Losses	Dividends	Agents' Com- pensation and Allowances, Including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Massachusetts Mutual Companies Other than Manufacturers</i>										
Abington		\$69,048	\$37,055	\$48,724	\$24,620	\$2,709	\$3,678	\$2,851	\$17,270	\$205,955
Allied American		39,040	63,007	15,113	55,336	4,540	6,695	56,488	24,781	265,200
Associated Merchants		11,865	7,157	11,182	3,858	497	1,104	1,000	2,039	40,702
Attleborough		7,083	6,156	1,242	3,006	427	200	83	2,149	20,149
Barnstable County		13,729	48,162	—	18,449	737	488	2,497	3,200	87,262
Berkshire		176,796	112,866	133,306	60,122	5,972	11,288	13,033	48,375	561,758
Cambridge		32,109	52,929	55,139	33,043	2,481	5,197	57,012	17,879	315,789
Citizens		33,794	21,591	24,188	11,208	624	1,989	4,719	7,542	105,655
Dedham		32,875	10,614	18,023	11,577	333	1,494	—	5,404	80,320
Dorchester		61,397	47,141	26,804	28,852	3,415	3,897	—	10,333	181,839
Federal		160,860	85,568	99,530	55,037	3,798	9,539	2,648	34,107	451,087
Groveland		131,404	108,706	130,416	60,375	4,800	11,518	65,833	40,692	553,744
Hampshire		3,335	653	653	554	192	217	—	8,573	13,334
Hingham		22,858	13,715	19,492	8,847	1,200	1,183	2,424	3,728	73,447
Holyoke		83,003	49,517	46,433	30,435	1,311	3,388	45,796	21,344	281,227
Lowell		212,538	127,369	143,909	85,148	6,546	11,552	7,133	63,251	657,446
Lynn		37,124	24,759	23,736	17,519	1,931	2,701	—	8,239	116,009
Lynn Mutual		405,461	352,256	168,258	118,876	24,607	33,300	78,707	102,220	1,283,685
Merchants and Farmers		49,431	31,028	33,880	17,294	902	3,166	4,055	11,481	151,237
Merimack		39,534	54,740	14,848	31,124	1,272	3,952	6,200	20,715	172,385
Middlesex		228,369	152,175	169,810	94,200	6,260	18,808	127,424	57,122	854,168
Mutual Fire		186,894	116,194	128,055	60,864	3,464	10,098	22,547	48,077	576,193
Mutual Protection		2,971	24,196	—	12,315	1,933	33	100	723	42,271
Newburyport		332	5,696	171	176	—	165	4,000	1,212	11,752
Norfolk		265	3,585	22	1,163	349	58	—	227	5,669
Pioneer		82,918	43,018	35,549	29,762	999	4,432	514	20,078	217,270
Quincy		—	—	—	95	—	50	—	540	615
Salem		237,749	141,369	131,072	83,971	9,412	14,102	—	71,244	688,919
Traders and Mechanics		21,556	16,088	11,639	11,287	1,200	1,232	99	8,034	71,155
United Mutual		65,011	39,622	41,640	33,212	2,664	77	16,506	202,674	231,033
West Newbury		732,277	796,057	12,074	433,153	21,454	61,823	19,590	238,605	2,315,033
Worcester Mutual		2,749	—	—	957	—	99	—	9,410	13,215
Totals		160,026	110,502	105,904	66,284	7,660	9,094	8,071	47,320	514,861
<i>Mutual Companies of Other States Other than Manufacturers</i>										
Atlantic Mutual		\$3,404,401	\$2,702,838	\$1,650,832	\$1,505,449	\$123,689	\$240,292	\$532,901	\$971,623	\$11,132,025
Automobile Mutual		\$1,747,210	\$1,111,731*	\$191,586	\$729,128	\$74,285	\$14,998	\$214,872	\$800,480	\$4,884,290
Central Manufacturers		56,414	327,458	275	104,398	8,707	13,157	9,498	31,811	571,718
Glen Cove Mutual		760,995	760,995	432,256	281,768	31,387	67,653	86,156	224,923	2,747,324
Grain Dealers National		102,876	58,008	76,500	28,741	2,176	5,047	11,233	25,903	310,484
		468,733	422,987	337,108	303,574	14,287	45,793	177,588	31,159	1,801,229

Hardware Dealers'	943,444	1,232,822	333,702	349,951	54,758	70,433	43,687	267,038	3,315,835
Hardware Mutual	1,153,767	1,592,708	337,374	388,275	32,793	104,263	86,261	351,006	4,046,507
Implement Dealers	125,690	180,471	24,670	97,822	11,161	8,457	9,525	42,165	491,792
Indiana Lumbermen's	402,706	331,960	172,245	160,713	11,161	35,880	42,895	108,302	1,265,862
Iowa Hardware	71,986	81,002	6,780	54,839	1,800	4,073	1,318	18,591	240,389
Lumbermen's Mutual	510,438	473,453	296,019	282,674	17,871	52,699	73,958	120,410	1,827,522
Mansfield Mutual	19,044	15,709	14,825	24,788	670	1,231	7,433	84,114	84,114
Manufacturers and Merchants'	50,480	46,719	32,010	23,033	1,319	5,491	26,851	34,715	220,618
Manufacturers' and Manufacturers'	3,143	29,921	22,043	22,043	2,185	2,179	6,610	10,611	116,861
Michigan Millers	468,694	573,976	537,088	159,217	25,261	32,038	212,811	159,153	2,168,238
Millers Mutual (Ill.)	402,418	442,736	108,586	210,687	8,000	25,465	13,963	238,297	1,449,282
Millers Mutual (Pa.)	144,660	217,318	81,119	104,429	4,494	11,077	15,554	33,160	609,811
Millers Mutual (Texas)	263,974	245,680	109,790	142,895	4,800	20,102	2,983	47,358	837,562
Millers National	866,853	419,951	784,679	300,374	32,643	67,697	161,021	260,460	2,893,678
Mill Owners Mutual (Iowa)	509,136	406,306	288,557	197,882	8,241	47,694	31,284	169,290	1,658,190
Minnesota Implement	1,121,378	1,562,642	317,142	392,582	41,758	73,995	36,177	305,473	3,856,597
Mutual Fire (Me.)	95,582	41,586	46,389	38,465	5,170	6,003	194	24,755	258,144
National Mutual (Ohio)	55,711	33,241	46,443	14,863	5,333	5,291	2,755	29,162	187,999
National Retailers	323,289	292,320	284,381	104,865	5,439	26,979	12,416	90,477	1,140,166
Northwestern Mutual	1,473,698	913,380	644,399	873,534	97,975	112,290	25,318	447,211	4,547,805
Ohio Hardware	135,709	132,236	56,882	24,647	2,406	11,339	26,611	389,830	389,830
Ohio Mutual	17,951	20,298	12,888	22,114	728	2,028	255	6,016	82,278
Pawtucket Mutual	247,420	178,436	160,812	78,078	10,181	17,856	1,700	64,238	758,721
Pennsylvania Lumbermen's	501,190	240,200	230,423	175,002	9,689	38,751	80,497	160,689	1,436,441
Pennsylvania Millers	160,663	308,158	35,131	94,343	5,159	14,089	8,666	102,012	728,221
Phoenix Mutual	40,402	34,455	25,608	12,812	1,045	6,425	6,107	18,108	144,962
Providence Mutual	46,108	50,961	35,108	18,524	4,016	5,818	21,936	23,225	205,696
Union Mutual	118,227	170,518	186,108	37,050	6,766	14,543	29,909	22,928	586,049
Utica	81,889	10,134	33,207	19,114	6,683	1,500	520	21,874	169,011
Vermont Mutual	285,636	36,231	92,678	80,453	9,039	18,161	47,933	570,195	570,195
Western Millers Mutual	193,371	236,950	139,720	76,941	8,055	14,829	2,932	25,097	697,895
Totals	\$14,103,302	\$13,212,919	\$6,562,409	\$6,030,668	\$508,472	\$1,010,414	\$1,457,058	\$4,416,074	\$47,301,316
<i>Massachusetts Manufacturers' Mutuals</i>									
Arkwright	\$120,676	\$2,373,385	\$72	\$124,924	\$8,081	\$9,670	\$2,738	\$129,888	\$2,775,434
Boston Manufacturers	141,636	3,058,362	72	151,026	9,996	13,156	113,707	180,272	3,068,227
Cotton and Woolen	33,305	537,853	67	30,545	2,583	3,320	34,267	665,022	665,022
Fall River Manufacturers'	50,802	911,357	200	30,257	2,500	4,263	83,243	55,155	1,137,777
Industrial	26,533	268,927	67	15,729	1,292	2,101	12,120	17,468	334,237
Paper Mill	14,116	278,490	72	16,655	1,107	2,142	14,047	13,632	340,261
Rubber Manufacturers'	33,305	537,853	67	30,545	2,583	3,320	34,267	665,022	665,022
Worcester Manufacturers'	47,319	908,508	-	37,690	3,052	3,867	41,202	54,060	1,095,758
Totals	\$463,692	\$8,874,795	\$617	\$437,371	\$31,194	\$41,805	\$313,602	\$518,976	\$10,082,052
<i>Manufacturers' Mutuals of Other States</i>									
American Mutual	\$45,105	\$733,172	-	\$15,421	\$2,593	\$6,265	\$20,285	\$45,132	\$867,973
Blackstone Mutual	90,760	1,262,199	\$72	46,347	6,280	11,335	152,659	112,151	1,081,803
Enterprise Mutual	45,105	733,172	-	15,421	2,593	6,261	18,905	45,131	866,648
Firemen's Mutual	128,327	1,853,673	72	152,755	7,571	15,376	219,805	134,332	2,511,911

*Includes scrip redeemed and interest thereon.

TABLE 5.—Disbursements during 1935—Continued

P. D. 9, Part I.

COMPANIES									
	Net Losses	Dividends	Agents' Com- pensation and Allowances, including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Manufacturer's Mutuals of Other States — Concluded</i>									
Hope Mutual	\$35,726	\$471,708	—	\$36,945	\$3,517	\$3,921	\$4,688	\$40,403	\$596,908
Manufacturers' Mutual	75,175	1,221,954	—	30,252	5,019	10,371	36,856	88,634	1,468,261
Mechanics Mutual	45,105	733,172	—	22,791	3,811	7,150	27,519	67,157	900,705
Mercantile Mutual	40,804	585,370	\$72	29,861	2,391	4,200	62,015	34,910	759,623
Merchants Mutual	51,285	719,203	72	26,350	3,532	6,790	80,224	64,238	951,694
Mill Owners Mutual (Ill.)	23,291	320,210	—	37,636	3,607	3,159	92,415	20,410	430,728
Philadelphia Manufacturers	54,158	821,228	—	51,182	6,810	4,065	33,066	64,421	1,034,930
Protection Mutual	34,936	480,315	—	50,455	5,411	4,160	57,597	30,853	669,727
Rhode Island Mutual	75,174	1,221,954	—	36,348	5,988	10,973	37,030	106,220	1,493,687
State Mutual	90,209	1,466,345	—	44,722	7,374	13,366	52,532	131,715	1,806,263
What Cheer Mutual	35,726	472,057	—	36,945	3,517	3,857	4,668	40,416	597,186
Totals	\$870,886	\$13,095,732	\$288	\$639,431	\$70,014	\$111,249	\$824,324	\$1,026,123	\$16,638,047
<i>Massachusetts Stock Companies</i>									
Boston	\$1,908,850	\$480,000	\$1,254,271	\$681,244	\$64,608	\$203,813	\$198,314	\$487,022	\$5,278,122
Employers'	713,535	125,000	484,202	262,655	18,461	110,105	30,623	145,273	1,895,874
Massachusetts Fire and Marine	153,730	120,000	96,978	51,388	3,537	39,789	21,545	35,288	522,275
New England	118,930	20,000	84,270	41,888	2,637	19,050	15,820	38,444	341,039
Old Colony	554,707	180,000	427,512	123,127	15,500	80,209	31,404	120,517	1,532,976
Sentinel	121,189	75,000	84,967	41,109	2,617	23,704	25,530	24,055	398,171
Springfield Fire and Marine	4,126,029	900,000	2,891,692	1,375,837	89,714	649,697	246,115	866,297	11,145,381
Totals	\$7,696,970	\$1,900,000	\$5,323,892	\$2,577,248	\$197,114	\$1,132,367	\$569,351	\$1,716,896	\$21,113,838
<i>Stock Companies of Other States</i>									
Aetna	\$5,920,858	\$1,200,000	\$4,018,556	\$2,568,140	\$170,969	\$1,023,731	\$48,555	\$1,461,358	\$16,412,167
Agricultural	1,933,185	348,000	1,174,052	641,666	32,294	237,784	\$15,655	\$549,743	5,732,379
Albany	175,317	62,500	106,565	86,602	7,740	25,576	40,808	64,763	572,871
Allennia	462,714	168,000	391,927	149,849	19,390	32,961	89,551	150,172	1,514,564
Alliance	738,088	325,000	539,082	325,968	55,948	168,199	33,363	219,176	2,404,824
Allied Fire	36,346	51,592*	10,294	20,555	1,202	7,064	12,615	11,543	151,211
American (N. J.)	4,501,600	668,748	2,982,276	1,297,600	197,775	645,010	351,736	1,415,446	12,060,191
American Alliance	689,826	300,000	538,403	229,997	17,787	87,929	70,597	164,672	2,099,211
American Automobile	502,555	200,000	222,182	220,292	27,582	53,415	65,455	172,100	1,463,581
American Central	796,562	125,000	584,547	313,098	28,023	154,105	34,263	205,681	2,241,279
American Druggists'	107,190	108,552*	29,548	74,465	5,643	35,248	20,140	106,105	486,891
American Eagle	1,163,001	600,000	711,949	278,785	33,352	155,028	106,966	210,942	3,260,023
American Equitable	1,563,878	200,000	1,770,129†	1,760	—	139,517	1,094,216	300,401	5,069,901
American and Foreign	495,190	225,000	258,407	169,107	25,274	87,639	85,110	92,457	1,438,184
American National	—	50,000	—	7,197	36	3,295	12,787	1,698	75,013
American Union	80,296	—	60,078	36,809	3,423	33,579	3,694	48,557	266,447
Anchor	191,536	30,000	155,846	25,442	1,650	36,263	59,439	36,050	536,226
Automobile	2,734,740	500,000	1,819,684	1,091,601	119,932	328,856	445,665	679,848	7,718,326
Baltimore American	734,920	120,000	509,636	200,589	20,142	96,161	55,624	131,796	2,668,168
Bankers and Shippers	1,329,295	150,000	1,066,344	275,491	22,626	129,273	87,406	235,633	3,296,068

Birmingham (Pa.)	8,080	18,015	14,501	9,768	2,469	5,055	3,274	8,315	70,077
Buffalo	610,173	150,000	622,485	170,880	10,800	109,431	964	231,487	1,906,229
Caledonian-American	78,193	20,000	77,989	49,756	1,487	25,187	139,770	20,651	412,985
California	494,844	150,000	367,030	195,914	17,471	94,987	50,093	181,579	1,551,918
Camden	1,986,607	400,000	1,368,366	552,885	37,265	196,007	602,470	525,721	5,669,521
Capital (Cal.)	34,250	-	29,789	16,832	1,409	10,269	8,714	10,821	112,093
Capital (N. H.)	-	-	-	11,884	1,433	4,214	8,109	1,630	27,270
Carolina	173,667	60,000	135,345	22,916	1,427	23,494	40,590	23,280	480,719
Central Fire	301,976	50,000	244,817	136,956	23,621	66,245	53,270	117,845	994,730
Central Union	30,417	-	17,226	12,630	645	11,241	2,225	15,674	90,038
Church Properties	19,663	10,000	-33,340	32,347	2,354	5,180	29,919	11,352	77,475
Citizens (N. Y.)	130,013	30,000	120,477	28,689	2,157	16,105	1,103	118,494	447,038
City of New York	925,103	150,000	827,654	141,858	23,808	67,131	135,912	130,010	2,401,476
Columbia (N. J.)	227,743	100,000	171,840	90,609	7,321	53,034	18,917	74,520	743,984
Columbia (Ohio)	180,305	100,000	139,670	52,156	7,982	17,479	11,700	49,777	519,129
Commerce	387,406	60,000	270,777	149,478	10,505	54,189	118,187	1,208,423	1,208,423
Commercial Union (N. Y.)	303,073	100,000	245,848	121,814	10,805	59,558	9,416	178,952	929,446
Commonwealth	645,069	500,000	578,714	212,545	22,375	151,141	6,838	78,952	2,314,006
Concordia	376,577	160,000	295,154	131,926	17,983	71,859	132,402	135,647	1,331,548
Connecticut	1,577,837	480,000	1,269,837	635,949	29,505	374,225	48,997	348,289	4,764,639
Continental	7,476,937	2,631,887	4,512,630	2,087,240	250,910	917,200	408,038	1,441,341	19,726,191
County	156,150	120,000	100,017	48,341	3,557	30,870	19,789	38,167	516,891
Detroit Fire and Marine	292,843	70,000	201,892	90,493	7,115	63,116	54,350	175,896	955,707
Dixie	72,780	-	53,902	26,078	3,991	11,337	11,076	43,500	222,634
Dubuque Fire and Marine	780,339	50,000	718,776	202,438	4,768	113,294	40,054	213,261	2,122,930
Eagle (N. Y.)	164,523	59,998	115,085	57,812	6,737	33,406	83,344	38,814	360,319
East and West	125,212	40,000	91,387	54,533	5,573	44,533	12,685	38,741	412,094
Empire State	179,483	60,000	221,153	100,000	-	-	29,161	34,377	324,174
Equitable Fire and Marine	315,507	100,000	253,967	127,190	5,901	70,726	26,011	71,495	970,857
Eureka-Security	574,283	-	460,343	100,863	6,586	53,357	14,979	398,996	1,609,407
Excelsior	67,202	-	42,863	18,933	1,768	31,058	5,176	27,214	203,198
Export	-	-	30,322	43,498	6,805	10,440	-	11,849	306,729
Farmers'	241,276	220,000	200,315	63,108	5,819	37,320	2,602	61,555	612,055
Federal	1,108,223	499,998	1,010,400	9,278	-	176,922	112,736	179,809	3,097,366
Fidelity and Guaranty	230,411	-	43,895	82,281	10,881	40,892	25,488	202,936	736,784
Fidelity-Phoenix	1,029,126	100,000	832,094	419,389	31,204	152,247	73,207	3,068,384	3,068,384
Fire Association	2,152,937	1,870,967	3,017,730	1,626,054	180,922	643,905	385,045	1,176,371	15,653,931
Fireman's Fund	9,499,835	499,835	2,250,976	80,729	80,258	355,654	289,440	714,098	7,962,743
Firemen's (D. C.)	5,498,086	1,200,000	3,843,291	1,805,938	201,777	589,631	84,892	1,338,422	14,562,027
Firemen's (N. J.)	35,947	16,000	51,832	35,241	2,000	11,521	22,636	15,284	190,401
First American	3,840,480	-	3,005,905	1,395,609	176,833	706,615	139,811	1,181,364	10,446,617
First National	357,526	100,000	216,373	88,051	10,564	37,329	24,503	74,917	909,263
Franklin Fire	-	15,000	-	-	-	-	-	2,399	19,959
Franklin National	2,145,069	720,000	1,857,394	369,040	34,043	264,216	749,981	390,031	6,529,774
Fulton	107,005	-	128,825	47,000	3,738	27,830	3,509	56,908	434,815
General	-2,398	65,000	-	2,518	-	11,777	17,388	832	95,117
General Exchange	8,466,568	10,600,000	34,005	1,269,995	120,716	868,798	366,985	1,678,793	23,395,860
Girard Fire and Marine	1,471,302	421,843*	1,231,736	426,294	25,377	209,222	49,464	520,180	4,355,418
Glens Falls	376,577	160,000	1,295,154	141,926	17,983	71,859	114,099	135,617	1,313,215
Globe and Republic	2,188,437	800,000	1,343,387	876,027	79,691	212,367	522,666	718,241	6,740,686
Globe and Rutgers	1,053,876	-	1,365,891†	-	-	27,343	681,482	112,035	3,240,627
	49,933	102,200	193,530	183,421	26,782	11,037	19,996,386	4,464,228	25,027,517

*Includes dividends to policyholders,

†Administration and acquisition expense.

TABLE 5.—Disbursements during 1935—Continued

COMPANIES	Net Losses	Dividends	Agents' Com- pensation and Allowances, Including Brokerage	Salaries, Ex- penses and Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Stock Companies of Other States — Continued</i>									
Granite State	\$423,786	\$120,000	\$302,168	\$128,941	\$6,800	\$69,878	\$4,984	\$91,636	\$1,148,103
Great American	5,120,416	1,630,000	3,555,010	1,740,245	139,846	660,191	558,307	1,275,200	14,679,215
Hanover	1,862,625	640,000	1,307,228	535,346	55,974	253,717	190,285	353,181	5,198,356
Hartford	11,990,469	3,000,000	8,044,242	3,868,361	398,200	1,868,151	453,034	3,063,753	32,692,300
Home	15,662,044	5,380,000	10,657,173	3,664,863	442,234	1,832,997	9,650,397	3,999,179	51,488,487
Home Fire and Marine	769,181	200,000	490,942	266,358	33,849	120,320	17,137	180,445	2,078,432
Homeland	173,801	—	163,820	56,911	7,076	46,897	4,736	63,945	517,186
Homestead	148,441	—	136,438	5,453	21,461	21,461	80	66,172	454,617
Imperial Assurance	307,163	100,000	231,119	121,806	9,861	71,515	12,600	96,901	930,965
Insurance Co. of North America	7,490,790	3,000,000	5,134,667	3,258,421	557,671	969,799	1,290,505	2,467,736	24,169,588
Insurance Co. of State of Pa.	884,081	70,138	475,462	265,011	18,165	121,215	274,840	183,280	2,292,192
Inter-Ocean	121,832	125,000	910,531	136,852	37,510	227,363	227,363	159,046	2,352,870
Lumbermens (Pa.)	479,429	140,000	363,498	118,657	30,445	99,456	121,519	116,530	1,469,634
Manhattan Fire and Marine	214,752	50,000	209,000	74,996	5,275	45,147	24,144	64,538	687,852
Maryland	142,860	—	101,248	36,049	4,064	17,755	17,353	30,058	349,337
Mechanics	15,776	96,000	—	—	—	—	312	55,145	167,503
Mechanics and Traders	361,845	—	279,120	113,553	8,090	65,129	22,946	85,140	935,882
Mercantile	654,895	400,000	561,721	212,620	22,874	140,067	10,441	202,376	2,204,994
Merchants (N. Y.)	1,163,023	520,000	1,116,602	359,866	20,864	232,956	159,477	257,800	3,828,910
Merchants (R. I.)	389,023	—	265,588	179,018	25,396	52,719	119,404	117,971	1,149,119
Merchants and Manufacturers	533,347	—	693,320*	—	—	—	1,204,318	63,741	2,513,483
Mercury	649,500	180,000	491,187	116,021	6,605	83,021	36,623	109,093	1,672,050
Michigan Fire and Marine	484,756	90,000	339,884	166,870	10,631	76,970	46,144	110,993	1,326,248
Milwaukee Mechanics	1,072,646	320,000	869,694	402,125	50,952	203,600	194,001	325,424	3,438,442
Minneapolis Fire and Marine	603,193	40,000	—	—	—	3,123	1,135	40,272	84,530
Monarch	4,870,987	1,000,000	286,635	125,751	7,274	55,729	72,923	232,496	1,384,001
National Fire	376,577	160,000	3,757,389	1,370,835	159,025	845,050	219,247	1,148,743	13,371,276
National-Ben Franklin	1,960,321	600,000	295,154	141,926	17,983	71,859	219,247	137,814	1,207,598
National Liberty	141,801	—	1,376,090	547,418	54,459	250,874	2,281,142	401,469	7,477,773
National Reserve	141,842	—	289,354	98,283	1,874	37,744	20,797	135,038	914,891
National Security	2,462,951	137,500	1,622,971	99,736	11,006	20,216	57,379	62,906	524,884
National Union	960,895	300,000	718,932	740,870	100,463	344,496	163,771	596,348	6,160,370
Newark	346,240	130,000	311,502	390,818	50,526	184,924	182,773	269,344	3,058,212
New Brunswick	1,461,780	480,000	1,179,979	51,098	17,590	46,967	224,109	134,937	1,262,443
New Hampshire	658,672	80,000	513,986	449,839	7,668	233,593	168,403	318,353	4,299,615
New Jersey	777,376	120,000	1,009,240*	157,767	13,048	139,834	35,631	121,410	1,720,348
New York Fire	369,248	100,000	350,087	114,964	8,292	26,196	585,849	78,613	2,597,274
New York Underwriters	1,783,855	1,000,000	320,087	580,464	80,149	55,105	78,702	62,183	1,138,581
Niagara	1,288,603	320,000	1,207,090	580,464	314,072	367,357	367,357	412,519	5,745,506
Northern (N. Y.)	2,355,889	680,000	1,333,681	411,848	26,967	180,888	57,478	370,173	3,990,638
North River	177,934	100,000	1,583,661	621,868	86,967	295,766	587,371	409,640	6,620,852
Northwestern Fire and Marine	1,210,549	100,000	1,77,934	53,177	4,817	23,679	18,773	69,425	658,354
Northwestern National	1,241,552	460,000	1,065,203	839,327	76,184	234,182	22,005	451,705	4,390,158
Occidental	296,490	120,000	182,924	102,332	12,860	48,537	2,410	69,472	835,025

Ohio Farmers	748,162	508,385	326,980	25,575	66,645	226,522	271,971	2,174,240
Orient	5,4875	404,204	239,890	22,800	136,244	40,087	183,581	1,916,681
Pacific	1,233,288	954,535	284,078	22,652	166,306	64,860	221,738	3,106,985
Pacific National	354,423	380,278	241,551	14,546	43,453	30,060	197,738	1,312,049
Patriotic	154,746	62,944	62,944	5,866	36,969	9,083	57,444	596,001
Pennsylvania	1,455,700	1,266,336	510,796	53,217	99,736	49,990	500,382	5,243,498
Philadelphia Fire and Marine	414,620	182,829	182,829	31,372	91,937	9,137	145,585	1,334,314
Philadelphia National	170,274	136,712	52,551	3,293	21,898	94,604	42,650	588,349
Phoenix	2,614,702	1,043,301	1,053,859	48,894	701,013	97,433	625,771	8,745,973
Piedmont	112,455	93,705	15,673	3,600	20,751	9,059	44,169	299,412
Pilot Reinsurance	354,902	354,764	53,915	6,500	24,043	4,750	6,577	895,451
Potomac	601,509	584,468	110,615	13,945	52,508	130,709	123,325	1,637,079
Providence Washington	2,056,462	1,398,225	573,185	29,131	237,221	193,076	410,019	5,272,319
Providence	103,108	102,590	26,486	2,708	11,802	43,058	18,371	308,123
Prudential	1,107,939	949,730	77,941	2,585	109,374	104,098	57,236	2,559,473
Queen	2,274,550	1,655,132	895,721	115,663	398,645	372,476	627,593	7,589,780
Reliance	555,151	208,518	87,456	8,394	24,813	36,398	84,296	785,026
Rhode Island	583,535	398,434	269,046	38,094	79,078	119,946	177,298	1,665,431
Richmond	332,727	255,125	136,296	18,365	45,548	113,574	76,861	1,098,496
Rochester American	292,845	199,659	91,926	7,115	35,989	47,657	66,227	841,418
Safeguard	131,618	117,254	15,295	3,483	31,733	7,243	34,235	940,861
Seaboard Fire and Marine	325,578	193,195	88,955	9,840	29,854	16,448	73,589	735,489
Security	1,359,235	967,991	541,453	55,330	202,793	147,726	337,836	3,892,364
Southern (N. Y.)	257,678	233,450	58,314	3,851	33,049	120,446	38,110	844,898
Standard	512,593	396,221	226,607	26,522	108,524	104,618	150,385	1,675,370
Standard (Conn.)	334,497	264,499	115,065	4,888	55,893	624	101,760	1,017,960
Standard (N. J.)	466,514	455,998	113,275	10,485	78,986	2,815	108,588	1,326,661
Star	573,592	408,907	224,059	29,177	102,119	73,692	148,139	1,809,085
St. Paul Fire and Marine	5,977,160	3,449,616	1,457,086	78,565	525,826	230,564	1,130,749	14,049,566
Sun Underwriters	179,624	135,948	43,563	4,625	28,449	5,062	41,754	439,025
Superior Fire	370,661	282,533	141,926	17,983	71,859	130,409	233,222	1,318,613
Sussex	81,905	90,132*	4,740	2,935	23,455	258,852	229,603	738,622
Transcontinental	167,005	128,825	47,000	3,738	28,328	4,454	41,676	416,776
Travelers Fire	3,110,805	2,941,801	1,359,371	121,855	451,699	116,420	1,100,108	9,362,059
United Farmers	304,367	227,316	121,202	9,885	74,746	21,414	130,847	989,777
United States Fire	3,452,110	2,385,881	1,000,032	136,872	476,397	590,015	691,513	9,582,820
Universal	424,800	226,651	88,298	22,344	15,983	19,053	384,035	1,181,184
Virginia Fire and Marine	231,684	125,892	93,290	5,060	53,003	37,146	625,520	6,255,520
Washington Assurance	73,581	47,616	15,743	892	12,271	22,991	24,967	198,061
Westchester	2,501,572	1,682,158	665,795	139,257	245,707	221,459	428,481	6,444,429
World Fire and Marine	416,950	233,698	36,519	1,000	108,235	-	68,604	1,025,066
Totals	\$191,456,555	\$61,094,740	\$133,627,311	\$57,816,304	\$6,115,159	\$26,704,340	\$53,848,979	\$53,182,988
United States Branches, Companies of Other Countries								
Alliance Assurance	\$326,354	\$286,892	\$1,638	-	\$32,539	\$4,351	\$211,639	\$863,413
Atlas Assurance	1,010,289	592,873	481,084	\$43,286	126,112	92,645	600,569	3,007,458
British America	273,105	229,483	71,220	8,857	48,364	21,988	96,302	749,319
British and Foreign Marine	213,576	79,100	51,623	9,482	29,990	51,058	481,480	916,309
British General	135,704	98,647	52,797	4,707	22,903	6,512	77,837	399,107
Caledonian	551,099	467,450	186,639	15,699	94,899	1,921	324,807	1,643,120
Century	661,758	595,335	153,764	10,182	52,009	8,599	235,548	1,717,195

*Administration and acquisition expense.

TABLE 5.—Disbursements during 1935—Concluded

COMPANIES	Net Losses	Dividends	Agents' Com- pensation and Allowances, including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Book Value of Assets	All Other Disburse- ments	Total
Commercial Union Assurance	\$1,922,947	—	\$1,471,262	\$629,905	\$68,900	\$326,096	\$88,245	\$1,284,170	\$5,791,525
Eagle, Star and British	1,035,817	—	599,159	206,622	26,984	80,486	442,155	295,534	2,686,757
Halifax	209,834	—	194,664	21,647	1,739	24,466	3,182	78,381	533,913
Indemnity Marine	207,236	—	99,827	3,922	593	7,329	1,942	63,339	384,188
Law Union and Rock	247,522	—	199,603	114,376	11,257	57,216	1,930	290,814	852,718
Liverpool and London and Globe	2,721,586	—	2,083,660	1,126,840	144,723	476,930	175,298	9,656,492	9,656,492
London Assurance	1,305,895	—	969,452	359,374	39,334	142,169	191,969	1,071,941	4,079,234
London & Lancashire	1,207,784	—	792,411	506,593	48,081	232,801	44,349	1,026,336	3,858,355
London and Provincial	112,018	—	88,579	43,100	4,946	20,400	47,848	41,203	380,866
London and Scottish	469,486	—	79,856	50,553	6,026	28,673	11,569	238,065	526,760
Marine	136,042	—	588,139	2,471	—	85,189	2,916	801,568	1,949,769
Netherlands	2,224,076	—	94,103	87,962	5,763	22,797	1,682	184,616	532,965
North British and Mercantile	—	—	1,840,125	764,214	79,499	344,287	10,944	2,616,531	7,879,676
North China	31,819	—	16,024	10,891	1,348	4,935	4,756	40,368	110,141
Northern Assurance	1,308,428	—	902,619	538,020	63,949	193,447	47,900	1,223,830	4,278,193
Norwich Union	940,719	—	657,961	407,451	41,396	121,970	18,824	509,019	2,697,340
Palatine	358,604	—	187,147	134,832	11,863	62,283	41,899	251,289	1,047,917
Pearl Assurance	2,659,021	—	3,164,000	205,659	13,169	113,980	16,650	880,656	7,053,135
Phoenix Assurance	1,001,186	—	759,783	401,027	32,271	190,332	62,355	925,210	3,372,164
Royal	2,822,597	—	2,110,485	1,145,437	148,998	513,336	175,011	4,085,587	11,001,451
Royal Exchange	859,538	—	686,084	196,615	18,964	111,016	63,287	688,504	2,623,998
Scottish Union and National	986,763	—	735,806	335,978	17,996	133,998	25,602	427,710	2,723,853
Sea	412,275	—	346,232	7,991	—	37,465	11,172	283,923	1,093,058
Standard Marine	299,412	—	288,951	7,483	—	60,777	52,178	496,039	1,204,840
State Assurance	194,730	—	171,998	58,737	—	42,303	25,722	166,737	666,185
Sun	1,197,404	—	870,812	353,526	41,025	160,879	55,805	526,284	3,205,735
Thames and Mersey	133,251	—	86,322	63,073	6,737	15,486	19,638	101,103	485,574
Tokio	928,501	—	759,298	128,225	15,520	108,500	20,357	897,978	2,858,379
Union Assurance	350,843	—	260,500	137,939	12,188	82,815	8,821	195,480	1,028,586
Union of Canton	299,146	—	216,821	41,908	5,819	32,631	21,664	251,537	869,526
Union of Paris	204,963	—	133,748	42,417	3,920	21,005	13,853	103,633	523,539
Union Marine	236,313	—	170,072	81,253	7,132	26,838	6,955	232,134	759,997
Western Assurance	609,242	—	440,370	115,391	14,432	72,939	34,012	485,273	1,771,709
Yorkshire	673,949	—	442,893	215,502	24,751	85,405	103,386	297,936	1,846,802
Totals	\$31,676,186	—	\$24,858,552	\$9,540,299	\$1,017,514	\$4,490,995	\$2,040,180	\$26,007,535	\$99,631,261

Recapitulation

Massachusetts mutual companies other than manu- facturers' (33 companies)	\$3,404,401	\$2,702,838	\$1,650,832	\$1,505,449	\$123,089	\$240,292	\$532,901	\$971,623	\$11,132,025
Mutual companies of other states other than manu- facturers' (36 companies)	14,103,302	13,212,919	6,562,409	6,030,668	508,472	1,010,414	1,457,058	4,416,074	47,301,316
Massachusetts manufacturers' mutuals (8 companies)	463,692	8,874,795	617	437,371	31,194	41,805	313,602	518,976	10,682,052
Manufacturers' mutuals of other states (15 com- panies)	870,886	13,095,732	288	639,431	70,014	111,249	824,324	1,026,123	16,638,047
Massachusetts stock companies (7 companies)	7,696,970	1,900,000	5,323,892	2,577,248	197,114	1,132,267	589,351	1,716,896	21,113,838
Stock companies of other states (157 companies)	191,456,555	61,094,740	133,627,311	57,816,304	6,115,159	26,704,340	53,848,979	53,182,988	583,846,376
United States branches, companies of other countries (41 companies)	31,676,186	—	24,858,552	9,540,299	1,017,514	4,490,995	2,040,180	26,007,535	99,631,261
Totals (297 companies)	\$249,671,992	\$100,881,024	\$172,023,901	\$78,546,770	\$8,063,156	\$33,731,462	\$59,586,395	\$87,840,215	\$790,344,915

TABLE 6.—*Net Losses Paid during 1935*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>												
Abington	.	\$64,800	—	\$3,977	—	—	—	\$271	—	—	—	—
Allied American	.	1,036	—	38,004	—	—	—	—	—	—	—	—
Associated Merchants	.	9,239	—	2,576	—	—	—	—	—	\$50	—	—
Attleborough	.	7,083	—	—	—	—	—	—	—	—	—	—
Barnstable County	.	13,729	—	—	—	—	—	—	—	—	—	—
Berkshire	.	156,549	—	18,579	—	\$860	\$9	799	—	—	—	—
Cambridge	.	86,210	—	5,630	—	—	—	260	—	9	—	—
Citizens'	.	26,049	—	7,733	—	—	—	12	—	—	—	—
Dedham	.	32,875	—	—	—	—	—	—	—	—	—	—
Dorchester	.	53,740	—	1,657	—	—	—	—	—	—	—	—
Federal	.	133,976	—	25,592	\$1*	—	361	186	—	673	—	\$71
Fitchburg	.	117,204	—	13,181	—	—	—	925	—	94	—	—
Groveland	.	3,335	—	—	—	—	—	40	—	—	—	—
Hampshire	.	20,001	—	2,817	—	—	—	146	—	—	—	—
Hingham	.	83,003	—	—	—	—	—	—	—	—	—	—
Holyoke	.	181,346	—	30,416	—	—	622	146	—	8	—	—
Lowell	.	34,296	—	2,187	—	—	—	—	—	—	—	—
Lumber	.	384,747	—	7,733	—	—	2,378	14,233	—	1,869	\$47	—
Lynn Mutual	.	41,678	—	2,187	—	—	—	19	—	1	—	—
Merchants and Farmers	.	33,557	—	5,956	—	—	—	21	—	266	—	—
Merrimack	.	199,401	—	28,133	—	—	—	569	—	—	—	—
Middlesex	.	148,652	—	38,149	—	—	—	91	—	2	—	—
Mutual Fire	.	2,971	—	—	—	—	—	—	—	—	—	—
Mutual Protection	.	—	—	332	—	—	—	—	—	—	—	—
Newburyport	.	265	—	—	—	—	—	—	—	—	—	—
Norfolk	.	82,698	—	220	—	—	—	—	—	—	—	—
Pioneer	.	—	—	—	—	—	—	10	—	—	—	—
Quincy	.	218,393	—	19,346	—	—	—	—	—	—	—	—
Salem	.	21,209	—	287	—	—	—	—	—	—	—	—
Traders and Mechanics	.	63,595	—	1,416	—	—	—	—	—	—	—	—
United Mutual	.	598,138	—	96,990	—	150	16,292	19,205	—	1,468	34	—
West Newbury	.	2,749	—	—	—	—	—	—	—	—	—	—
Worcester Mutual	.	152,240	—	7,786	—	—	—	—	—	—	—	—
Totals	.	\$2,980,824	—	\$361,525	\$1	\$1,010	\$19,662	\$36,787	—	\$4,440	\$81	\$71
<i>Mutual Companies of Other States Other than Manufacturers</i>												
Atlantic Mutual	.	—	\$1,630,182	—	—	—	\$117,028	—	—	—	—	—
Automobile Mutual	.	—	—	\$50,414	—	—	—	—	—	—	—	—
Central Manufacturers	.	\$625,559	—	176,927	\$-25	—	21,093	\$35,971	—	\$2,465	\$57	\$159
Glen Cove Mutual	.	96,257	—	5,496	—	—	302	391	—	420	6	4
Gran Dealers National	.	364,590	—	63,156	—	—	9,383	30,488	—	617	499	—
Hardware Dealers	.	831,870	—	38,295	—	\$1,950	10,540	56,928	—	3,601	260	—
Hardware Mutual	.	1,032,417	—	37,358	30	1,950	4,951	72,920	—	3,334	177	630

	Assets	Liabilities	Capital	Total
Implement Dealers.	105,213	-	-	17,495
Indiana Lumbermen's	339,891	-	4,844	2,982
Iowa Hardware	68,709	-	-	25,770
Lumbermens Mutual	435,775	1,721	-	537
Mansfield Mutual	18,587	-	-	16,052
Manufacturers and Merchants'	48,367	-	-	457
Merchants' and Manufacturers'	28,270	-	-	-
Michigan Millers	425,682	3,442	-	1,100
Millers Mutual (Ill.)	366,018	-	3,522	31,768
Millers Mutual (Pa.)	358	-	2,881	25,396
Millers Mutual (Texas)	213,336	-	1,152	12,825
Millers National	657,198	-	2,021	213
Mill Owners Mutual (Iowa)	432,342	3,442	34,944	40,150
Minnesota Implement	980,514	-	1,795	18,982
Mutual Fire (Me.)	30,136	-	5,575	73,034
National Mutual (Ohio)	43,238	-	-	83,637
National Retailers	234,244	-	-	18
Northwestern Mutual	1,227,053	-	1,472	2,829
Ohio Hardware	120,473	-	40,181	14,177
Ohio Mutual	17,511	-	-	85,783
Pawtucket Mutual	200,213	-	-	6,086
Pennsylvania Lumbermens	435,453	-	-	436
Pennsylvania Millers	146,260	-	4,872	564
Phenix Mutual	38,712	-	2,100	9,091
Providence Mutual	46,108	-	-	12,009
Union Mutual	115,393	278	-	-
Utica	69,461	-	522	\$2,034
Vermont Mutual	284,534	-	-	-
Western Millers Mutual	164,636	-	7,562	15,717
Totals	\$10,448,853	\$1,630,182	\$14	\$1,023,735
Massachusetts Manufacturers' Mutuals				
Arkwright	\$108,914	-	-	\$676,118
Boston Manufacturers	115,463	-	-	\$7,567
Cotton and Woolen	28,120	-	-	11,296
Fall River Manufacturers'	43,997	-	-	2,641
Industrial	13,940	-	-	2,514
Paper Mill	11,018	-	-	4,397
Rubber Manufacturers'	28,120	-	-	1,321
Worcester Manufacturers'	41,043	-	-	691
Totals	\$390,615	-	-	2,641
Manufacturers' Mutuals of Other States				
American Mutual	\$36,701	-	-	\$31,052
Blackstone Mutual	75,660	-	-	\$40,100
Enterprise Mutual	36,701	-	-	\$551
Firemen's Mutual	102,751	-	-	\$4,203
Hope Mutual	30,449	-	-	7,460
Manufacturers' Mutual	61,169	-	-	4,203
Mechanics Mutual	36,701	-	-	11,908
Mercantile Mutual	32,728	-	-	2,508
		-	-	97
		-	-	7,003
		-	-	4,203
		-	-	260
		-	-	\$1,374
		-	-	37
		-	-	\$1,374

*Includes motor vehicle property damage.

TABLE 6.—*Net Losses Paid during 1935—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
Merchants Mutual	\$42,472	—	—	—	—	—	\$4,331	—	\$4,293	\$189	—
Mill Owners Mutual (Ill.)	18,919	—	—	—	—	—	2,598	—	1,720	54	—
Philadelphia Manufacturers	44,879	—	—	—	—	—	3,740	—	3,392	147	—
Protection Mutual	28,379	—	—	—	—	—	3,896	—	2,580	81	—
Rhode Island Mutual	61,168	—	—	—	—	—	6,967	—	7,005	434	—
State Mutual	73,402	—	—	—	—	—	7,881	—	8,406	520	—
What Cheer Mutual	30,449	—	—	—	—	—	2,674	—	2,506	97	—
Totals	\$712,528	—	—	—	—	—	\$78,075	—	\$77,146	\$3,137	—
<i>Massachusetts Stock Companies</i>											
Boston	\$1,087,797	\$492,483	\$130,284	\$4,262	—	\$106,723	\$81,579	—	\$2,738	\$1,001	\$1,993
Employers'	394,196	105	209,831	25	—	59,034	48,274	—	1,605	465	—
Massachusetts Fire and Marine	120,669	-1,150	6,675	388	\$-113	5,063	16,504	\$4,608	999	83	—
New England	89,301	—	9,048	37	1	7,390	8,622	3,942	240	108	232
Old Colony	308,925	126,478	51,596	—	—	38,800	28,123	—	453	213	119
Sentinel	89,301	2,343	9,048	37	1	7,316	8,621	3,942	240	108	232
Springfield Fire and Marine	3,036,227	81,993	307,636	1,243	41	251,988	293,132	134,042	8,148	3,688	7,891
Totals	\$5,126,416	\$702,252	\$724,118	\$5,992	\$-70	\$476,323	\$484,859	\$146,534	\$14,413	\$5,666	\$10,467
<i>Stock Companies of Other States</i>											
Aetna	\$4,236,090	\$404,159	\$399,006	\$11,325	\$1,000	\$908,427	\$392,590	\$130,820	\$13,875	\$8,014	\$15,552
Agricultural	1,381,706	232,401	155,853	—	—	73,840	82,134	—	5,511	1,740	—
Albany	146,739	—	19,998	35	—	—	8,058	—	447	40	—
Allennania	417,216	—	16,094	—	69	15	25,094	2,111	841	1,271	—
Alliance	477,578	78,341	52,820	408*	—	82,293	28,404	14,193	1,748	1,408	835
Allied Fire	24,824	—	11,301	—	—	—	321	—	—	—	—
American (N. J.)	3,294,788	350,052	316,882	9,124	—	151,372	337,279	10,789	8,250	2,600	264
American Alliance	532,021	—	33,370	1,941	-504	25,313	70,758	23,041	3,594	352	—
American Automobile	—	—	502,555	—	18	14,366	68,340	—	1,627	629	1,546
American Central	633,278	—	76,758	—	—	—	—	—	—	—	—
American Druggists'	107,190	—	—	—	—	—	—	—	—	—	—
American Eagle	806,778	124,186	68,247	2,375	—	120,429	25,870	9,743	4,616	757	—
American Equitable	1,276,927	15,933	95,791	4*	95	29,307	135,902	2,054	3,794	3,521	650
American and Foreign	196,926	209,851	24,992	1,032	118	47,700	11,507	—	1,258	1,806	—
American National	—	—	—	—	—	—	—	—	—	—	—
American Union	76,552	—	—	9	—	—	—	—	—	—	—
Anchor	109,712	28,822	17,156	183*	—	—	3,429	—	95	211	—
Automobile	1,022,696	745,499	302,443	8,643	—	26,557	8,594	—	489	23	—
Baltimore American	613,328	4,100	62,795	—	15	575,925	71,923	—	3,417	4,210	384
Bankers and Shippers	600,747	-4,272	654,102	151	2,581	10,943	37,720	—	2,924	1,710	1,231
Birmingham (Pa.)	8,080	—	—	—	—	—	63,121	—	972	1,350	—
Buffalo	577,330	14,299	—	—	861	7,105	10,578	—	—	—	—
Caledonian-American	76,488	—	—	—	—	—	—	—	—	—	—
California	396,703	—	47,918	—	12	4,788	43,029	—	66	54	974

Camden	1,151,033	111,544	531,106	3	148	89,602	87,483	8,646	1,543	5,650
Capital (Cal.)	29,774	-	4,089	-	-	-	198	-	34	13
Capital (N. H.)	-	-	-	-	-	-	-	-	-	-
Carolina	162,854	-	-	-	21	-	7,736	-	2,234	822
Central Fire	238,789	6,529	26,410	67	-	6,858	14,202	7,096	874	734
Central Union	29,466	-	-	-	-	-	817	-	24	110
Church Properties	18,867	-	-	-	-	-	796	-	-	-
Citizens (N. J.)	78,498	39,320	3,865	44	-	3,685	4,483	-	86	32
City of New York	397,103	-153	485,269	2,049	257	7,791	24,611	-	8,122	309
Columbia (N. I.)	186,694	-	21,320	-	-	3,880	12,394	-	1,097	309
Columbia (Ohio)	150,228	-	12,643	1	-	-17	16,363	459	507	110
Commerce	299,026	-	37,724	-	-	19,655	27,380	-	2,103	1518
Commercial Union (N. Y.)	240,058	-	29,933	-	7	4,788	26,806	-	627	244
Commonwealth	408,858	13,849	75,716	245	-	22,898	89,708	-	28,326	541
Concordia	299,067	16,191	33,973	397	-	4,312	22,101	-	272	264
Connecticut	1,057,042	144,788	86,339	3,853	-	135,871	118,179	18,500	6,482	5,758
Continental	5,417,525	479,380	397,036	8,143	4	536,636	424,194	193,017	18,382	2,620
County	121,939	-	6,675	388	-113	5,063	16,508	4,608	999	83
Detroit Fire and Marine	227,073	-	13,349	776	-225	10,125	30,660	9,216	1,718	153
Dixie	59,027	-	6,322	-	-	-9	6,995	230	137	42
Dubuque Fire and Marine	621,446	-	116,586	-	-	7,182	33,863	-	1,262	-
Eagle (N. Y.)	137,304	-	8,704	307	-	2,745	15,048	-	348	67
East and West	112,859	-	-	-	-	-	12,353	-	-	-
Empire State	152,093	-	17,317	-	-	142	9,126	-	612	193
Equitable Fire and Marine	211,408	28,958	17,268	771	-	27,174	23,636	3,700	1,296	1,151
Eureka-Security	313,848	11,382	195,605	266	-	21,540	29,382	-	807	1,453
Excelsior	54,849	-	11,712	-	-	-	628	-	13	-
Export	1,080	-8,321	-	-	-	-	89	-	1	-
Farmers'	234,832	-	-	-	-	-	5,431	-	580	424
Federal	23,702	411,090	362,646	1,402	-	309,054	222	-	99	8
Fidelity and Guaranty	138,577	15,187	15,094	726	83	-	8,098	-	885	1,271
Fidelity-Phenix	542,610	13,214	346,924	31	-	51,707	69,593	-	1,975	3,072
Fire Association	4,320,525	470,442	475,859	8,143	4	370,832	387,074	101,003	13,468	5,607
Firemen's Fund	1,769,754	435,178	462,831	-	21	134,390	113,403	-	2,672	3,504
Firemen's (D. C.)	2,487,546	1,024,288	1,275,002	1,562	73	553,618	145,882	-	7,238	2,877
Firemen's (N. J.)	35,947	-	-	-	-	-	-	-	-	-
First American	3,078,298	159,217	334,066	3,903	-	42,399	217,329	-	2,675	2,593
First National	252,962	-	55,450	-	-	26,760	14,271	6,530	1,475	78
Franklin Fire	1,096,096	101,594	727,797	-	283	127,956	60,298	-	18,665	12,450
Franklin National	1,111,711	2,466	34,031	1	-	6,295	12,039	-	196	266
Fulton	-8,750	-	-	-	-	-	1,353	-	-	-
General Exchange	-	-	8,466,568	-	-	-	-	-	-	-
General	816,967	-	495,073	-	22	38,120	86,925	-	1,195	792
Girard Fire and Marine	299,067	16,191	33,973	397	-	4,312	22,101	-	272	264
Glens Falls	1,303,972	401,172	241,889	3,413	-	157,093	73,724	-	3,612	3,562
Globe and Republic	864,160	7,719	64,326	3*	63	19,614	91,263	1,379	2,548	436
Globe and Rutgers	37,925	3,729	701	-	-	897	6,674	-	-	7
Granite State	395,674	-	13,766	-	-	-	13,507	-	681	158
Great American	3,742,249	223,811	260,262	15,136	-4,396	211,026	471,781	179,718	18,500	2,329
Hanover	1,106,768	177,056	214,322	4,955	163	103,718	252,178	-	1,467	2,003
Hartford	8,379,394	352,300	871,030	10,841	470	822,348	1,064,052	406,374	24,864	10,373
										54,423

*Includes motor vehicle property damage.

TABLE 6.—*Net Losses Paid during 1935—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States — Concluded</i>											
Home, Fire and Marine	\$9,175,267	\$480,389	\$3,837,003	—	\$2,168	\$607,548	\$993,470	\$447,728	\$67,491	\$24,066	\$26,914
Home, Fire and Marine	549,139	120,143	—	\$211	16	65,171	32,208	—	1,598	635	—
Hometland	108,845	—	38,272	—	—	11,651	13,614	—	83	90	1,246
Homestead	134,554	—	—	—	21	—	10,692	—	2,214	960	—
Imperial Assurance	254,918	—	27,135	2,607	—	4,938	15,774	—	1,397	394	—
Insurance Co. of North America	4,245,125	1,149,008	469,512	5,522*	—	1,206,956	252,483	126,157	15,559	13,061	7,427
Insurance Co. of State of Pa.	619,784	—	60,158	—	—	160,201	43,628	—	—	310	—
Inter-Ocean	465,419	—	20,932	—	—	5,390	181,531	46,185	1,162	913	—
Lumbermens (Pa.)	343,790	28,924	74,083	—	3	13,497	18,145	—	427	560	—
Lumbers	—	—	58,677	—	—	—	13,232	—	1,133	131	—
Manhattan Fire and Marine	141,579	—	9,737	—	—	17,515	19,697	10,736	840	29	—
Maryland	84,300	—	—	—	—	—	—	—	—	—	—
Mechanics	15,776	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders	242,042	5,343	73,734	3	—	13,638	26,083	—	425	577	—
Mercantile	486,903	13,860	73,113	3	—	29,890	31,668	—	6,147	1,102	2,709
Merchants (N. Y.)	723,152	117,318	89,175	1,530	4,303	56,293	106,137	64,532	133	407	43
Merchants (R. I.)	286,491	—	71,872	—	110	10,444	18,795	—	847	464	—
Merchants and Manufacturers	440,344	27	32,862	1*	32	10,020	46,623	705	1,302	1,208	223
Mercury	441,072	—	80,911	—	—	61,628	54,033	6,810	2,399	2,647	—
Michigan Fire and Marine	357,203	9,371	36,192	146	5	29,262	34,486	15,770	959	434	928
Milwaukee Mechanics	853,034	45,876	96,256	1,125	—	12,217	62,620	—	771	747	—
Minneapolis Fire and Marine	—	—	—	—	—	—	—	—	—	—	—
Monarch	334,686	—	208,791	543	—	25,864	30,316	—	1,406	1,587	—
National Fire	3,258,253	71,924	992,570	45	—	183,592	351,123	—	5,717	7,763	—
National-Ben Franklin	299,067	16,191	33,973	397	—	4,312	22,101	—	272	261	—
National Liberty	1,634,707	10,574	191,889	—	38	23,415	90,963	—	8,581	4,171	2,183
National Reserve	293,201	—	22,702	—	—	—	5,825	—	73	—	—
National Security	—	26,114	8,803	123*	—	27,431	4,734	2,366	291	245	139
National Union	1,388,742	98,585	429,188	6,756	—	236,088	145,673	146,832	7,072	4,015	—
Newark	750,334	27,704	83,897	3,707	425	42,479	41,342	—	4,520	6,487	—
New Brunswick	322,096	—	—	—	43	2,464	14,680	—	4,768	2,189	—
New Hampshire	1,238,762	69,060	59,573	—	—	32,375	57,258	—	3,828	924	—
New Jersey	427,325	—	181,608	32	2,581	10,493	33,953	1,020	1,278	1,467	—
New York Fire	637,162	5,694	47,546	—	47	14,497	67,455	3,019	1,883	1,748	322
New York Underwriters	250,295	71,984	200,930	2*	—	3,554	16,479	—	2,271	1,55	361
Niagara	1,415,620	—948	206,858	—	—	84,539	54,145	11,691	10,108	1,810	—
Northern (N. Y.)	982,108	—	244,088	—	32	—	—	—	—	—	—
North River	1,612,834	307,574	131,683	5,212	899	102,687	169,610	13,396	896	868	—
Northwestern Fire and Marine	131,067	35,992	10,914	110	5,697	8,452	15,197	8,453	4,979	1,967	250
Northwestern National	936,955	30,619	127,962	—	5	25,713	108,856	—	252	107	—
Occidental	193,835	57,630	—	97	6	32,747	11,367	—	285	5,162	—
Ohio Farmers	546,438	—	—	—	—	3,194	29,233	—	564	224	—
Orient	442,168	—	108,377	—	—	444	29,233	—	203	717	—
Pacific	694,281	—	37,743	—	—	34,018	34,018	—	476	26	—
Pacific National	303,004	—1,218	466,769	33	2,582	10,543	58,338	—	1,036	924	—
Patriotic	145,046	—	42,300	—	420	131	6,121	589	475	1,383	—
			29,885	—	—	21,946	21,438	—	136	498	—

Pennsylvania	1,117,017	27,644	151,288	21	35,092	93,269	11,327	8,766	11,276
Philadelphia Fire and Marine	265,321	45,699	29,344	236*	48,004	15,780	7,885	816	464
Philadelphia National	119,199	8,551	30,868	1	3,684	7,560	178	233	
Phoenix	1,751,669	239,934	143,077	6,386	225,158	195,840	30,657	9,542	1,698
Piedmont	85,467	85,467	14,858	-	4,855	2,480	4,645	150	
Pilot Reinsurance	285,416	25,245	278,350	-	26,241	27,989	5,997	136	
Potomac	210,322	48,884	224,603	-	207,210	65,331	40,483	228	
Providence Washington	1,236,837	277,127	33,000	-	1,600	9,658	2,093	606	
Prudential	1,016,006	157,965	30,251	1,878	13,189	36,390	3,215	135	
Queen	1,710,879	175,493	175,493	8,025	107,935	89,502	4,206	4,829	
Reliance	183,006	49,388	49,388	2	12,096	12,096	285	374	
Rhode Island	429,527	107,986	107,986	165	15,952	27,938	1,293	674	
Richmond	267,510	10,153	10,153	3	4,802	49,001	133	551	
Rochester American	227,073	13,349	227,073	776	10,125	30,660	9,216	1,718	
Safeguard	100,114	77,997	24,606	-	64	6,789	45	186	
Seaboard Fire and Marine	195,813	14,745	14,745	-	25,352	9,378	1,455	628	
Security	856,317	227,606	107,124	1	81,272	64,281	17,384	2,773	1,849
Southern (N. Y.)	227,965	-	289	21	58,597	22,808	1,971	1,599	
Standard (Conn.)	422,333	4,230	4,230	881	-	9,941	-	1,773	
Standard (N. Y.)	324,556	-	127,404	166	33,362	33,362	220	624	
Star	304,738	54,254	45,561	2,178	24,855	24,294	2,656	3,812	
St. Paul Fire and Marine	415,732	1,006,261	1,917,085	11,224	665,285	324,344	167,471	20,312	
Sun Underwriters	125,863	-	25,022	-	21,946	5,955	486	152	
Superior Fire	283,151	16,191	33,973	397	4,312	22,101	272	264	
Sussex	70,664	-	3,365	4	1,279	6,154	166	154	29
Transcontinental	111,711	2,466	34,031	2	6,295	12,038	196	266	
Travelers Fire	2,308,104	-	448,829	-	172,107	157,007	21,460	5,173	
United Firemen's	248,391	-	29,073	2,794	5,290	16,901	1,496	422	
United States Fire	2,408,985	460,918	192,853	5,257	137,316	210,556	20,504	6,787	911
Universal	8,170	227,154	128,601	3,484	60,875	-	-	4,539	
Virginia Fire and Marine	210,699	42	42	-	-	19,938	-	712	
Washington Assurance	41,395	15,569	179,265	-	197,433	107,813	2,497	2,062	
Westchester	1,297,165	669,280	29,640	2,151	43,509	20,259	1,731	1,055	
World Fire and Marine	270,487	24,129	29,640	-	-	-	20,652	5,488	
Totals	\$119,641,983	\$13,316,966	\$33,250,454	\$178,685	\$32,163	\$10,805,588	\$10,858,538	\$2,404,421	\$501,413
									\$285,889
									\$180,455

United States Branches, Companies of Other Countries

Alliance Assurance	-	-	-	-	\$113,625	\$42,268	-	\$212	-
Atlas Assurance	\$146,881	\$64,446	\$1,402	-	55,106	17,480	\$266	567	-
British America	768,763	140,784	182	-	-	-	-	-	-
British and Foreign Marine	237,724	14,438	5	\$2,289	-	-	-	-	-
British General	201,640	3,260	-	-	8,676	-	-	-	\$267
Caledonian	105,186	13,257	3	3	4,789	11,812	281	109	-
Century	409,387	111,167	3	-	-	28,752	1,653	737	-
Commercial Union Assurance	430,362	105,204	-	-	399	36,255	899	303	-
Eagle Star and British	1,109,369	108,284	33	33	432,823	125,326	2,962	1,149	2,843
Halifax	613,739	89,047	-	-	61,659	47,144	1,364	1,575	4,510
Indemnity Marine	194,207	150,409	43	-	57,029	9,537	4,680	1,367	-

*Includes motor vehicle property damage.

<i>Recapitulation</i>											
Massachusetts mutual companies other than											
manufacturers' (33 companies)	\$2,980,824	-	\$361,525	\$1	\$1,010	\$19,662	\$36,787	-	\$4,440	\$81	\$71
Mutual companies of other states other than											
manufacturers' (36 companies)	10,448,853	\$1,630,182	1,023,735	14	12,783	276,740	676,118	\$2,034	25,052	6,591	1,200
Massachusetts manufacturers' mutuals (8 com-											
panies)	390,615	-	-	-	-	-	31,052	-	40,100	551	1,374
Manufacturers' mutuals of other states (15 com-											
panies)	712,528	-	-	-	-	-	78,075	-	77,146	3,137	-
Massachusetts stock companies (7 companies)	5,126,416	702,252	724,118	5,992	-70	476,323	484,859	146,534	14,413	5,666	10,467
Stock companies of other states (157 companies)	119,641,983	13,316,966	33,250,454	178,685	32,163	10,805,588	10,858,538	2,404,421	501,413	285,889	180,455
United States branches, companies of other											
countries (41 companies)	20,853,077	3,320,936	3,141,113	69,928	16,883	2,515,461	1,560,660	-6,192	94,265	84,173	25,882
Totals (297 companies)	\$160,154,296	\$18,970,336	\$38,500,945	\$254,620	\$62,769	\$14,093,774	\$13,726,089	\$2,546,797	\$756,829	\$386,088	\$219,449

TABLE 7.—Assets Dec. 31, 1935

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Massachusetts Mutual Companies Other than Manufacturers</i>									
Abington	\$34,000	\$3,900	—	\$214,125	\$204,334	\$28,111	\$9,890	\$1,642	\$492,718
Allied American	—	—	—	632,696	62,939	10,385	17,288	21,928	701,380
Associated Merchants	9,250	4,500	—	24,748	65,411	18,367	4,175	3,437	123,014
Attleborough	—	11,857	—	60,027	27,472	4,845	1,065	3,358	101,908
Barnstable County	1,000	—	—	392,444	86,158	—	3,377	10,838	472,143
Berkshire	60,000	13,020	\$18,000	648,542	162,318	80,384	10,390	143,212	849,442
Cambridge	300	102,612	—	272,259	135,696	46,086	27,568	4,425	580,096
Citizens	—	19,312	—	242,772	86,586	15,029	9,345	2,044	371,000
Dedham	—	3,500	—	273,941	4,122	8,515	4,072	15,137	279,013
Dorchester	16,922	132,836	—	298,377	138,966	26,179	6,247	16,933	602,594
Federal	—	—	—	555,369	144,041	66,384	47,673	3,220	810,247
Fitchburg	130,000	—	—	399,807	84,953	33,481	7,801	14,296	641,746
Groveland	—	—	—	700	—	—	3,445	3,373	772
Hampshire	—	—	—	103,346	47,621	11,238	864	40,908	122,161
Hingham	8,250	—	—	573,156	205,331	32,489	26,399	41,364	804,261
Holyoke	57,000	—	—	1,809,000	227,271	93,326	78,787	49,945	2,215,439
Lowell	—	—	—	231,062	38,536	25,335	2,099	53,767	243,265
Lumber	200,000	—	—	3,213,157	167,539	88,345	99,300	220,533	3,547,808
Lynn Mutual	7,354	64,189	—	327,285	66,825	21,656	6,300	11,898	481,711
Merchants and Farmers	—	35,300	—	396,940	27,596	34,399	5,746	20,187	479,794
Merrimack	182,056	87,125	—	995,068	130,318	139,545	24,835	202,543	1,356,404
Middlesex	51,747	376,173	3,500	1,275,098	260,784	79,993	15,685	79,603	1,983,377
Mutual Fire	—	49,600	—	387,836	36,845	295	7,847	51,791	430,632
Mutual Protection	5,000	2,700	—	—	47	3,186	19,560	19,929	10,564
Newburyport	—	—	—	44,416	17,298	—	3,645	—	65,359
Norfolk	15,000	8,200	—	1,258,945	38,460	39,221	17,009	42,920	1,333,915
Pioneer	—	—	—	1,934	105,905	2,317	—	318	3,933
Quincy	186,485	—	—	2,106,809	49,655	139,754	33,848	56,591	2,516,210
Salem	—	—	—	102,289	33,547	11,810	1,943	1,454	164,243
Traders and Mechanics	—	3,900	—	943,160	597,593	33,847	11,986	39,293	987,147
United Mutual	—	—	—	4,171,284	780	285,738	53,825	283,978	4,824,462
West Newbury	—	—	—	—	—	—	—	—	780
Worcester Mutual	152,400	467,990	—	2,303,947	113,165	80,339	40,903	120,465	3,038,279
Totals	\$1,116,764	\$1,386,714	\$21,500	\$24,257,905	\$3,370,746	\$1,460,599	\$602,917	\$1,581,330	\$30,635,815

Mutual Companies of Other States Other than

Manufacturers'										
Atlantic Mutual	\$3,755,602	—	—	—	\$11,316,940	\$1,366,830	\$262,195	\$1,160,480	\$108,664	\$17,753,392
Automobile Mutual	—	—	—	—	3,645,501	596,097	16,250	54,235	4,284,212	4,284,212
Central Manufacturers	313,500	—	—	—	3,867,131	349,006	354,311	95,215	5,148,077	5,148,077
Glen Cove Mutual	40,500	—	—	—	225,864	50,738	56,576	83,202	320,241	320,241
Grain Dealers National	435,200	—	—	—	1,930,227	238,041	281,311	36,976	3,327,055	3,327,055
Hardware Dealers'	3,800	—	—	—	4,419,000	541,563	481,880	112,262	5,944,854	5,944,854
Hardware Mutual	338,429	—	—	—	5,733,982	374,323	510,163	107,354	6,989,009	6,989,009
Implement Dealers	15,171	—	—	—	408,588	152,338	115,202	16,050	669,164	669,164
Indiana Lumbermen's	371,300	—	—	—	1,453,005	255,064	129,754	42,237	2,765,949	2,765,949
Iowa Hardware	22,916	—	—	—	158,500	50,132	37,147	31,884	397,752	397,752
Lumbermen's Mutual	231,424	—	—	—	1,375,133	282,992	228,658	53,202	2,546,241	2,546,241
Mansfield Mutual	11,297	—	—	—	194,497	53,403	22,174	35,810	306,742	306,742
Manufacturers and Merchants'	50,000	—	—	—	954,804	78,189	20,294	1,027	914,326	914,326
Merchants' and Manufacturers'	953,992	—	—	—	256,295	44,097	34,113	58,053	327,954	327,954
Michigan Millers	184,071	—	—	—	1,268,150	716,420	163,154	146,877	1,872,230	1,872,230
Millers Mutual (Ill.)	—	—	—	—	2,116,044	223,855	140,448	46,028	2,591	2,697,855
Millers Mutual (Pa.)	—	—	—	—	1,255,194	315,707	54,429	31,607	61,495	1,654,042
Millers Mutual (Texas)	199,479	—	—	—	996,904	159,130	91,965	62,058	78,041	1,702,903
Millers National	86,630	—	—	—	5,362,374	758,772	488,035	97,955	70,041	6,103,380
Mill Owners Mutual (Iowa)	851,873	—	—	—	1,197,757	207,768	205,066	28,222	189,156	2,453,291
Minnesota Implement	514,402	—	—	—	4,066,493	388,100	562,983	104,201	5,524,099	5,524,099
Mutual Fire (Me.)	102,237	—	—	—	282,163	32,112	39,747	5,182	116,418	350,380
National Mutual (Ohio)	30,039	—	—	—	268,632	77,645	37,523	8,377	384,443	384,443
National Retailers	1	—	—	—	1,213,514	268,397	170,392	12,182	14,250	1,760,696
Northwestern Mutual	227,661	—	—	—	3,581,112	478,900	767,037	149,224	5,902,296	5,902,296
Ohio Hardware	20,437	—	—	—	235,800	129,495	72,596	9,803	465,655	465,655
Ohio Mutual	12,500	—	—	—	414,475	26,354	11,680	7,237	468	482,578
Pawtucket Mutual	120,827	—	—	—	1,159,847	180,542	119,814	21,793	48,863	1,691,654
Pennsylvania Lumbermen's	469,247	—	—	—	2,247,481	445,657	204,343	62,244	422,125	3,236,855
Pennsylvania Millers	75,418	—	—	—	2,605,152	91,607	59,727	31,666	15,244	2,848,326
Phoenix Mutual	—	—	—	—	500,052	53,685	13,950	193,097	392,653	392,653
Providence Mutual	174,235	—	—	—	1,092,463	129,382	42,883	101,671	1,484,241	1,484,241
Union Mutual	—	—	—	—	1,024,662	120,587	23,954	23,394	1,187,689	1,187,689
Utica	36,452	—	—	—	145,824	42,197	44,774	8,065	45,225	275,008
Vermont Mutual	50,000	—	—	—	690,000	74,462	167,630	5,568	21,249	966,411
Western Millers Mutual	—	—	—	—	760,586	57,931	97,198	19,933	877	934,771
Totals	\$9,699,030	\$4,926,830	\$99,140	\$68,424,146	\$9,411,518	\$6,129,356	\$3,046,794	\$3,141,033	\$98,595,781	\$98,595,781
Massachusetts Manufacturers' Mutuals										
Arkwright	—	—	—	—	\$6,669,709	\$604,643	\$97,049	\$80,550	\$488,998	\$488,998
Boston Manufacturers	—	—	—	—	6,996,163	387,222	278,954	91,914	413,249	7,341,004
Cotton and Woolen	—	—	—	—	1,626,760	108,673	19,977	23,300	52,484	1,726,226
Fall River Manufacturers'	—	—	—	—	2,013,494	125,327	28,510	82,168	7,927	2,242,272
Industrial	—	—	—	—	927,670	59,042	9,988	13,075	18,047	991,737
Paper Mill	—	—	—	—	633,920	53,616	8,611	7,972	21,367	682,752
Rubber Manufacturers'	—	—	—	—	1,640,317	117,095	19,978	23,685	44,984	1,756,091
Worcester Manufacturers'	—	—	—	—	1,884,824	216,737	25,261	26,127	46,896	2,106,093
Totals	—	—	—	—	\$22,392,866	\$1,672,355	\$488,328	\$348,791	\$1,093,252	\$23,809,088

TABLE 7.—Assets Dec. 31, 1935—Continued

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Manufacturers' Mutuals of Other States</i>									
American Mutual	—	—	—	\$2,101,444	\$71,936	\$28,644	\$8,582	\$147,622	\$2,062,984
Blackstone Mutual	—	—	—	3,568,998	164,348	53,937	23,031	422,519	3,387,795
Enterprise Mutual	—	—	—	2,073,021	74,172	28,645	8,775	150,959	2,033,654
Firemen's Mutual	\$137,869	\$185,289	—	4,297,163	257,054	88,107	35,837	150,959	4,747,768
Hope Mutual	—	—	—	1,412,923	51,807	19,483	10,673	151,844	1,343,042
Manufacturers' Mutual	—	—	—	3,441,171	299,213	47,740	15,096	291,580	3,511,640
Mechanics Mutual	—	—	—	2,385,739	66,089	28,645	10,617	203,514	2,287,576
Merchants Mutual	12,300	—	—	1,165,739	70,413	27,823	7,236	177,779	1,105,732
Mill Owners Mutual (Ill.)	—	—	—	1,960,306	95,350	32,257	12,921	248,218	1,853,216
Philadelphia Manufacturers	—	—	—	781,313	61,638	18,635	25,030	39,498	847,158
Protection Mutual	—	8,900	—	1,894,826	70,997	27,983	18,434	313,886	1,696,690
Rhode Island Mutual	—	—	—	1,071,498	140,499	27,983	52,304	41,813	1,259,371
State Mutual	—	—	—	3,801,261	119,268	47,740	16,001	331,287	3,652,983
What Cheer Mutual	—	—	—	4,689,492	129,068	57,289	18,954	232,371	4,662,432
Totals	\$137,869	\$206,489	—	\$36,146,068	\$1,742,571	\$552,720	\$274,439	\$3,169,882	\$35,890,274
<i>Massachusetts Stock Companies</i>									
Boston	—	—	—	\$14,284,611	\$1,223,051	\$823,841	\$5,910,063	\$173,055	\$23,455,931
Employers'	—	\$75,050	—	4,690,400	293,948	388,287	52,422	792,710	4,632,347
Massachusetts Fire and Marine	—	—	—	2,839,828	99,092	37,698	12,581	376,319	2,612,880
New England	149,192	79,479	—	1,435,201	72,219	4,659	7,822	376,130	1,372,436
Old Colony	—	10,700	—	8,339,373	238,654	265,485	445,319	63,307	9,236,224
Sentinel	—	—	—	2,481,726	134,272	—	22,018	179,830	2,452,345
Springfield Fire and Marine	669,138	1,144,909	—	25,805,975	2,445,356	2,391,934	750,536	2,869,630	30,338,218
Totals	\$2,131,700	\$1,310,138	—	\$59,877,114	\$4,506,592	\$3,905,263	\$7,200,761	\$4,830,987	\$74,100,581
<i>Stock Companies of Other States</i>									
Aetna	\$1,302,319	—	—	\$44,440,160	\$4,386,430	\$2,723,778	\$330,490	\$5,474,318	\$47,708,859
Agricultural	350,107	\$502,196	—	10,462,513	654,276	918,656	738,513	172,287	13,534,224
Albany	84,719	197,513	\$80,250	2,084,507	174,499	140,489	43,456	237,472	2,488,069
Allentown	766,120	1,268,029	—	2,834,052	421,450	154,820	54,976	311,433	5,188,014
Alliance	—	—	—	7,903,946	851,927	408,949	734,457	231,634	9,669,645
Allied Fire	—	35,900	—	409,218	61,187	12,120	3,668	33,248	490,845
American (N. J.)	4,308,911	1,512,260	—	24,682,569	1,604,163	1,693,729	403,027	5,241,344	28,963,315
American Alliance	—	—	—	8,995,214	340,498	134,126	48,776	664,917	8,853,697
American Automobile	—	—	—	403,545	620,257	54,260	54,260	10,128	2,069,652
American Central	—	—	—	6,564,474	538,110	381,979	225,625	315,674	7,394,514
American Druggists'	811,853	—	—	1,257,510	35,881	83,760	17,804	12,649	2,194,159
American Eagle	—	—	—	12,748,717	606,808	719,626	104,260	21,192	14,158,219
American Equitable	7,225	16,350	—	10,990,665	791,014	525,398	175,237	2,195,396	10,310,499
American and Foreign	—	—	—	5,385,895	977,232	213,642	60,909	561,242	6,076,436
American National	—	—	—	996,060	50,387	7,654	20,930	462	1,074,569
American Union	59,242	215,025	—	2,581,828	87,871	180,702	24,640	123,269	3,026,039

TABLE 7.—Assets Dec. 31, 1935—Continued

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Stock Companies of Other States—Continued</i>									
Globe and Republic	\$373,701	—	—	\$7,119,615	\$373,667	\$458,218	\$77,780	\$1,989,839	\$6,413,142
Globe and Rutgers	11,833	\$26,150	\$50,000	24,789,054	1,237,155	108,158	1,660,510	8,809,174	19,073,686
Granite State	121,371	49,612	—	3,884,447	311,576	152,633	49,647	501,148	4,068,138
Great American	—	—	—	42,850,511	1,869,618	3,041,665	490,896	1,165,019	47,087,671
Hanover	36,878	169,200	—	16,029,816	642,525	943,080	189,712	1,469,438	16,541,773
Hartford	3,813,403	984,494	—	65,342,830	8,838,642	5,133,783	8,280,874	419,704	91,974,322
Home	—	—	—	78,438,855	11,153,403	9,222,116	17,343,822	2,501,435	113,656,761
Home Fire and Marine	14,602	270,228	8,500	280,943	200,773	425,769	85,604	132,613	6,208,477
Homeland	—	—	—	5,255,744	189,616	201,564	294,168	7,929	3,239,953
Homestead	—	24,440	39,500	2,652,534	206,773	123,689	15,097	1,933,554	4,003,700
Imperial Assurance	—	—	—	3,515,902	277,195	72,025	166,963	29,045	96,762,245
Insurance Co. of North America	5,394,490	24,125	—	71,216,533	5,081,808	3,387,197	13,137,825	1,479,733	822,805
Insurance Co. of State of Pa.	182,244	—	—	4,324,237	418,164	290,511	176,592	822,805	4,568,963
Inter-Ocean	208,821	174,310	20,832	3,471,884	397,843	442,655	330,317	68,369	4,978,293
Lumbermens (Pa.)	271,500	192,375	—	3,569,405	290,668	211,003	330,143	149,834	4,766,158
Manhattan Fire and Marine	—	—	—	2,691,518	240,682	90,794	58,088	77,253	3,003,829
Maryland	—	—	—	2,565,679	190,103	145,309	11,119	12,231	2,899,979
Mechanics	492,858	403,102	—	264,665	51,474	93,524	96,573	74,115	1,328,141
Mechanics and Traders	22,000	—	—	4,699,695	325,318	166,600	63,941	371,117	4,905,837
Mercantile	—	—	—	5,859,968	215,739	354,370	172,690	23,727	6,579,049
Merchants (N. Y.)	911,281	1,119,670	—	11,016,783	1,181,505	476,992	827,463	327,938	15,205,756
Merchants (R. I.)	—	—	—	2,470,327	275,615	291,698	139,950	115,713	3,081,877
Merchants and Manufacturers	—	—	—	3,798,070	285,749	186,425	44,911	745,150	3,570,005
Mercury	6,100	293,950	—	3,926,429	477,212	214,578	129,387	37,477	5,010,179
Michigan Fire and Marine	250,386	322,415	—	3,926,429	264,522	2,005	36,033	534,499	3,858,117
Milwaukee Mechanics'	525,342	1,096,485	—	5,440,846	173,652	1,494,181	718,589	125,485	9,823,610
Minneapolis Fire and Marine	—	14,500	—	1,262,526	1,020,837	351,846	32,964	180,389	2,306,284
Monarch	516,853	247,459	—	2,554,996	271,475	361,694	91,070	657,597	3,385,950
National Fire	1,206,764	546,105	—	38,259,626	2,133,569	1,901,809	3,011,296	1,311,005	45,748,164
National-Ben Franklin	230,872	776,050	—	1,943,258	171,136	450,172	328,312	106,917	3,792,883
National Liberty	25,000	36,000	—	17,076,660	918,938	1,102,093	1,024,093	362,162	19,828,274
National Reserve	321,016	116,931	—	1,841,423	283,211	161,468	29,682	600,543	2,153,188
National Security	60,000	—	—	13,815,606	333,693	152,860	51,202	292,095	2,610,460
National Union	1,275,714	889,591	135,000	20,805,809	820,090	1,052,127	355,747	3,422,333	14,921,545
Newark	207,500	108,743	—	8,405,329	541,404	473,874	220,445	275,900	9,687,395
New Brunswick	200,000	150,000	—	3,569,589	244,136	284,591	452,365	99,771	4,800,920
New Hampshire	254,409	19,378	—	12,501,362	737,569	981,839	2,250,493	504,703	16,300,347
New Jersey	8,794	26,239	—	3,304,839	333,850	294,280	242,462	292,122	3,918,342
New York Fire	—	228,460	—	7,010,687	334,975	273,145	—17,799	1,614,876	6,214,582
New York Underwriters	—	53,145	—	6,606,818	892,182	637,109	69,875	369,940	7,889,189
Niagara	—	—	—	21,562,354	828,433	1,031,663	175,813	47,843	23,550,420
Northern (N. Y.)	32,670	63,600	—	9,162,343	927,885	751,435	123,474	333,920	10,727,487
North River	167,688	263,500	—	19,847,931	1,585,249	805,448	125,932	1,312,256	21,483,492
Northwestern Fire and Marine	295,358	234,348	—	1,927,030	253,539	179,938	114,644	299,972	2,704,885
Northwestern National	1,337,121	1,221,643	—	11,962,492	270,143	783,379	446,512	510,283	15,511,007

[illegible]

<i>Recapitulation</i>										
Massachusetts mutual companies other than manu- facturers' (33 companies)	\$1,116,764	\$1,386,714	\$21,500	\$24,257,905	\$3,370,746	\$1,460,599	\$602,917	\$1,581,330	\$30,635,815	
Mutual companies of other states other than manu- facturers' (36 companies)	9,699,030	4,926,830	99,140	68,424,146	9,411,518	6,129,356	3,046,794	3,141,033	98,595,781	
Massachusetts manufacturers' mutuals (8 companies)	-	-	-	22,392,866	1,672,355	488,328	348,791	1,093,252	23,809,088	
Manufacturers' mutuals of other states (15 com- panies)	137,869	206,489	-	36,146,068	1,742,571	552,720	274,439	3,169,882	35,890,274	
Massachusetts stock companies (7 companies)	2,131,700	1,310,138	-	59,877,114	4,506,592	3,905,263	7,200,761	4,880,987	74,100,581	
Stock companies of other states (157 companies)	50,892,973	35,418,753	2,546,301	1,425,608,640	122,562,442	93,664,506	83,777,274	81,216,263	1,733,254,626	
United States branches, companies of other countries (41 companies)	6,147,167	1,031,422	34,374	188,557,917	23,991,876	15,783,490	6,138,138	11,333,447	230,350,937	
Totals (297 companies)	\$70,125,503	\$44,280,346	\$2,701,315	\$1,825,264,656	\$167,258,100	\$121,984,262	\$101,389,114	\$106,366,194	\$2,226,637,102	

TABLE 8.—*Liabilities Dec. 31, 1935*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
<i>Massachusetts Mutual Companies Other than Manufacturers</i>								
Abington	\$10,416	\$236,288	\$2,700	\$2,831	\$252,235	—	\$240,483	\$240,483
Allied American	8,378	104,597	5,988	33,824	152,787	—	448,593	548,593
Associated Merchants	5,085	55,254	743	4,185	65,267	—	57,747	57,747
Attleborough	26	25,815	122	1,485	27,448	—	74,460	74,460
Barnstable County	1,139	119,065	483	280	120,967	—	351,174	351,174
Berkshire	32,051	567,703	7,500	6,576	613,830	—	235,612	235,612
Cambridge	25,283	330,554	5,000	4,861	365,698	—	214,398	214,398
Citizens	5,236	111,526	1,400	1,255	119,417	—	251,583	251,583
Dedham	4,592	100,369	1,200	1,067	102,228	—	171,785	171,785
Dorchester	8,295	225,483	2,500	5,344	241,622	—	360,972	360,972
Federal	24,257	366,836	6,332	29,275	426,700	100,000*	288,547	383,547
Fitchburgh	28,142	308,853	7,500	6,123	410,598	—	231,148	231,148
Groveland	341	—	88	252	681	—	91	91
Hampshire	4,546	83,939	650	751	89,886	—	32,275	32,275
Hingham	14,058	324,198	2,300	2,639	343,195	—	461,066	461,066
Holyoke	36,033	721,381	9,000	28,574	794,948	100,000*	1,320,451	1,420,451
Lowell	3,098	152,989	1,570	1,387	159,044	—	84,221	84,221
Lumber	70,311	753,364	27,930	3,295	854,900	—	2,692,908	2,692,908
Lynn Mutual	7,460	168,854	2,004	1,563	179,881	—	301,830	301,830
Merchants and Farmers	9,855	232,312	2,100	4,966	249,233	—	230,561	230,561
Merrimack	37,968	776,748	14,820	14,624	844,160	100,000*	512,244	512,244
Middlesex	29,613	614,798	26,694	6,674	677,779	—	1,305,598	1,305,598
Mutual Fire	—	64,985	45	430	65,460	—	365,172	365,172
Mutual Protection	—	130	593	3,000	3,723	—	6,841	6,841
Newburyport	—	6,003	2	30	6,035	—	59,324	59,324
Norfolk	6,240	288,111	4,000	3,029	301,380	—	1,032,535	1,032,535
Pioneer	—	3,075	75	250	3,400	—	533	533
Quincy	32,056	910,814	10,200	7,214	960,284	—	1,555,926	1,555,926
Salem	1,905	79,591	650	1,186	83,332	—	80,911	80,911
Traders and Mechanics	6,274	286,161	2,700	2,240	297,375	—	689,772	689,772
United Mutual	133,922	2,110,105	47,118	204,530	2,495,676	100,000*	2,328,787	2,328,787
West Newbury	—	—	25	4,200	4,225	—	—	—
Worcester Mutual	14,375	728,757	7,398	4,736	755,266	—	2,283,013	2,283,013
Totals	\$560,955	\$10,918,638	\$201,430	\$392,676	\$12,073,699	\$500,000	\$18,065,561	\$18,565,561
<i>Mutual Companies of Other States Other than Manufacturers</i>								
Atlantic Mutual	\$2,800,069	\$1,278,719	\$14,100	\$2,427,027	\$6,519,915	\$3,000,000†	\$8,233,477	\$11,233,477
Automobile Mutual	7,514	288,316	13,000	54,568	363,398	250,000†	3,670,814	3,920,814
Central Manufacturers	158,093	2,152,679	80,000	210,561	2,603,333	—	2,546,744	2,546,744
Glen Cove Mutual	23,120	246,021	4,640	39,780	313,561	—	206,680	206,680
Grain Dealers National	101,998	1,219,372	39,020	64,591	1,424,981	—	1,902,074	1,902,074
Hardware Dealers'	204,216	2,837,702	77,336	42,715	3,161,969	—	2,782,885	2,782,885
Hardware Mutual	285,700	3,360,217	107,000	40,481	3,793,398	500,000†	2,695,611	3,195,611

Implement Dealers	16,179	317,167	5,000	67,260	405,606	263,558	263,558
Indiana Lumbermen's	76,297	1,048,890	50,000	34,961	1,210,148	1,555,801	1,555,801
Iowa Hardware	17,471	188,082	50,000	12,332	222,885	174,867	174,867
Lumbermen's Mutual	121,488	1,361,111	37,500	29,003	1,549,032	997,189	997,189
Mansfield Mutual	2,469	69,239	1,000	4,219	76,987	229,755	229,755
Merchants and Merchants'	11,876	246,867	3,500	30,374	292,617	401,709	401,709
Manufacturers and Manufacturers'	8,079	112,968	2,041	7,063	130,151	197,803	197,803
Michigan Millers	202,110	1,425,439	25,000	555,000	2,207,549	1,934,038	1,934,038
Millers Mutual (Ill.)	71,092	900,675	21,000	15,430	1,008,197	1,489,658	1,489,658
Millers Mutual (Pa.)	24,378	332,243	10,000	6,000	372,621	1,281,421	1,281,421
Millers Mutual (Texas)	71,177	694,387	9,500	2,895	777,959	924,944	924,944
Millers National	240,523	2,391,778	60,000	30,000	2,722,301	3,381,079	3,381,079
Mill Owners Mutual (Iowa)	69,354	1,184,520	46,032	26,286	1,326,192	1,127,099	1,127,099
Minnesota Implement	360,951	3,460,965	109,974	338,838	4,270,728	1,053,371	1,053,371
Mutual Fire (Me.)	16,501	224,157	3,255	1,592	245,505	104,875	104,875
National Mutual (Ohio)	19,203	162,690	3,901	12,883	198,677	185,766	185,766
National Retailers	69,966	934,802	28,200	82,864	1,115,832	644,864	644,864
Northwestern Mutual	235,404	3,753,296	100,133	273,310	4,362,332	1,599,944	1,599,944
Ohio Hardware	27,740	290,515	3,500	9,983	331,738	133,917	133,917
Ohio Mutual	4,051	58,082	2,143	4,544	68,820	413,758	413,758
Pawucket Mutual	29,087	813,121	16,828	10,855	871,891	819,763	819,763
Pennsylvania Lumbermen's	135,814	1,098,286	36,000	42,574	1,312,674	1,924,181	1,924,181
Pennsylvania Millers	46,294	381,285	15,000	22,000	404,579	2,383,747	2,383,747
Phenix Mutual	7,620	175,449	1,750	27,182	212,001	80,652	80,652
Providence Mutual	2,665	287,302	3,668	26,960	320,595	1,163,646	1,163,646
Union Mutual	23,883	591,852	17,100	18,436	631,271	386,418	386,418
Utica	12,471	164,386	371	10,507	187,735	87,273	87,273
Vermont Mutual	55,919	420,895	26,000	92,485	595,299	371,112	371,112
Western Millers Mutual	34,706	444,082	10,442	1,558	490,788	443,983	443,983
Totals	\$5,595,428	\$34,919,617	\$988,934	\$4,677,326	\$46,181,305	\$47,704,476	\$52,414,476
<i>Massachusetts Manufacturers' Mutuals</i>							
Arkwright	\$67,926	\$2,220,154	\$9,942	\$2,500	\$2,300,522	\$4,662,431	\$4,662,431
Boston Manufacturers	73,795	2,902,814	8,621	4,141	2,989,371	4,351,633	4,351,633
Cotton and Woolen	15,914	564,206	3,930	1,819	585,869	1,140,357	1,140,357
Fall River Manufacturers'	24,706	821,514	1,964	1,986	830,170	1,392,102	1,392,102
Industrial	7,984	281,853	2,271	909	293,017	698,720	698,720
Paper Mill	7,977	236,150	800	1,000	245,927	436,825	436,825
Rubber Manufacturers'	15,914	564,206	3,874	1,819	585,813	1,170,278	1,170,278
Worcester Manufacturers'	23,736	813,945	2,500	3,595	843,776	1,262,277	1,262,277
Totals	\$237,952	\$8,404,842	\$33,902	\$17,769	\$8,694,465	\$15,114,623	\$15,114,623
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual	\$13,962	\$884,654	\$2,587	\$502	\$901,705	\$1,161,279	\$1,161,279
Blackstone Mutual	31,604	1,498,568	9,500	1,073	1,540,745	1,847,050	1,847,050
Enterprise Mutual	13,962	884,654	2,587	502	901,705	1,131,949	1,131,949
Fremont's Mutual	37,464	2,577,533	15,457	8,982	2,319,436	2,428,332	2,428,332
Hope Mutual	10,627	574,871	3,826	616	589,940	753,102	753,102
Manufacturers' Mutual	23,270	1,474,423	4,312	836	1,502,841	2,008,799	2,008,799
Mechanics Mutual	13,962	884,654	2,587	502	901,705	1,385,871	1,385,871

*Guaranty capital.

†Guaranty fund.

TABLE 8.—*Liabilities Dec. 31, 1935—Continued*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Li- abilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
<i>Manufacturers' Mutuals of Other States — Concluded</i>								
Mercantile Mutual	\$11,831	\$712,905	\$4,195	\$2,812	\$731,743	—	\$373,989	\$373,989
Merchants Mutual	17,347	873,473	5,800	510	897,130	—	956,086	956,086
Mill Owners Mutual (Ill.)	3,081	406,914	2,900	4,242	417,137	—	430,021	430,021
Philadelphia Manufacturers	14,644	882,729	1,500	500	890,373	—	797,287	797,287
Protection Mutual	4,622	610,369	4,000	700	619,691	—	639,680	639,680
Rhode Island Mutual	23,270	1,474,423	4,312	886	1,502,841	—	2,150,142	2,150,142
State Mutual	27,924	1,769,308	5,174	1,003	1,803,409	—	2,859,023	2,859,023
What Cheer Mutual	10,627	574,871	3,833	616	589,347	—	848,316	848,316
Totals	\$258,197	\$15,764,349	\$72,570	\$24,232	\$16,119,348	—	\$19,770,926	\$19,770,926
<i>Massachusetts Stock Companies</i>								
Boston								
Employers'	\$1,352,442	\$4,625,719	\$280,500	\$1,070,924	\$7,329,585	\$3,000,000	\$13,126,346	\$16,126,346
Massachusetts Fire and Marine	213,857	1,666,727	105,500	110,003	2,096,087	1,000,000	1,536,260	2,536,260
New England	47,703	431,859	32,000	15,204	526,766	1,000,000	1,086,114	2,086,114
Old Colony	30,079	323,194	16,550	45,817	415,640	400,000	556,796	956,796
St. Paul	343,256	1,509,124	115,300	173,820	2,141,500	1,000,000	6,094,724	7,094,724
Sentinel	33,535	325,631	21,250	25,842	406,258	1,000,000	1,046,287	2,046,287
Springfield Fire and Marine	1,131,311	11,072,707	605,000	463,042	13,292,060	5,000,000	12,046,158	17,046,158
Totals	\$3,172,183	\$19,954,961	\$1,176,100	\$1,904,652	\$26,207,896	\$12,400,000	\$35,492,685	\$47,892,685
<i>Stock Companies of Other States</i>								
Aetna	\$1,925,399	\$16,494,330	\$890,000	\$475,118	\$19,784,847	\$7,500,000	\$20,424,012	\$27,924,012
Agricultural	684,470	4,961,574	240,000	240,524	6,126,568	3,000,000	4,407,656	7,407,656
Albany	38,812	548,414	34,464	11,574	633,264	1,000,000	854,805	1,854,805
Alliance	512,779	2,304,661	190,000	90,462	2,740,069	1,200,000	2,247,945	3,447,945
Allied Fire	22,329	100,560	4,707	76,020	3,083,460	1,000,000	5,586,185	6,586,185
American (N. J.)	2,066,451	11,591,203	555,000	1,090,034	13,787,085	200,000	153,760	353,760
American Alliance	167,523	1,898,615	115,000	22,500	2,303,638	3,343,740	10,316,887	13,660,627
American Automobile	72,873	732,873	62,128	160,456	1,028,330	3,000,000	3,650,059	6,650,059
American Central	199,186	2,402,727	132,000	184,831	2,938,744	300,000	3,455,770	4,455,770
American Druggists'	27,920	215,231	32,500	121,951	296,932	730,000	1,147,227	1,897,227
American Eagle	707,057	3,159,390	172,145	4,160,543	4,160,543	1,000,000	8,997,676	9,997,676
American Equitable	395,069	3,982,973	75,285	159,756	4,613,083	1,000,000	4,697,416	5,697,416
American and Foreign	381,927	933,325	78,732	43,099	1,437,083	1,500,000	3,139,353	4,639,353
American National	—	—	4,000	1,500	5,500	500,000	569,069	1,069,069
American Union	20,722	425,188	35,070	11,712	492,692	1,000,000	1,533,347	2,533,347
Anchor	71,650	487,245	28,800	2,748	590,443	1,000,000	824,586	1,324,586
Automobile	1,449,794	6,048,329	499,083	486,254	8,483,460	5,000,000	7,306,052	12,306,052
Baltimore American	229,427	2,116,120	95,000	22,023	2,462,570	1,500,000	1,806,607	3,306,607
Bankers and Shippers	288,750	2,768,731	119,946	96,002	3,273,429	1,000,000	1,990,900	2,990,900
Birmingham (Pa.)	11,918	71,315	10,000	17,651	110,884	300,000	560,611	860,611
Buffalo	151,262	2,246,835	109,000	645,073	3,143,170	1,000,000	2,597,259	3,597,259
Caledonian-American	19,190	320,126	17,000	6,652	362,968	200,000	1,053,792	1,253,792

California	1,547,568	92,000	66,128	1,827,529	1,000,000	2,565,250
Camden	4,741,537	230,000	166,051	5,824,236	2,000,000	6,092,168
Capital (Cal.)	10,480	1,787	148,442	148,442	600,000	1,149,677
Capital (N. H.)	—	1,500	1,635	3,135	300,000	490,011
Carolina	61,731	27,500	151,214	701,099	500,000	1,523,431
Central Fire	1,049,100	64,000	18,072	1,272,673	1,000,000	2,668,682
Central Union	141,501	7,700	7,880	153,275	500,000	1,264,840
Church Properties	6,478	9,000	5,446	99,301	200,000	375,907
Citizens (N. J.)	79,909	22,500	51,302	484,588	1,000,000	2,419,047
City of New York	346,745	40,000	462,901	2,715,940	1,500,000	3,228,390
Columbia (N. J.)	1,875,679	58,825	28,918	969,456	1,000,000	2,405,974
Columbia (Ohio)	808,812	29,500	16,067	629,637	1,000,000	1,385,701
Commerce	536,970	49,821	42,202	1,370,284	1,000,000	1,578,345
Commercial Union (N. Y.)	1,119,509	58,000	40,635	1,092,886	1,000,000	1,059,701
Commonwealth	920,168	153,782	72,184	2,414,202	1,000,000	3,359,361
Concordia	1,993,597	63,000	56,369	1,493,899	1,000,000	1,662,869
Connecticut	141,118	1,233,412	198,138	6,091,733	2,000,000	12,322,061
Continental	630,236	362,875	3,093,825	27,179,997	4,873,990	56,176,008
County	2,984,259	1,085,000	17,500	599,580	1,000,000	883,038
Detroit Fire and Marine	42,703	33,000	17,000	1,160,724	1,000,000	1,774,512
Dixie	86,208	811,319	201,697	322,178	500,000	1,144,522
Dubuque Fire and Marine	18,177	16,500	67,117	2,953,439	1,000,000	1,043,499
Eagle (N. Y.)	408,880	125,000	235,938	2,530,035	1,000,000	957,179
East and West	38,538	26,170	17,320	530,635	1,000,000	2,562,937
Empire State	453,131	41,500	24,767	554,271	1,000,000	1,536,725
Equitable	84,720	23,000	2,543	647,485	1,000,000	2,536,725
Equitable Fire and Marine	573,222	70,375	54,380	1,925,509	1,000,000	4,216,460
Eureka-Security	971,965	58,694	37,822	1,821,431	1,000,000	1,301,941
Excelsior	1,492,819	10,725	33,428	293,834	250,000	203,637
Export	233,940	34,972	4,078	80,074	400,000	326,720
Farmers'	23,135	40,000	16,159	864,741	—	2,029,937
Federal	729,778	208,000	1,376,952	4,249,150	2,000,000	12,235,669
Federal Union	1,744,252	39,647	27,367	756,353	1,000,000	972,731
Fidelity and Guaranty	580,264	127,473	129,014	3,277,968	1,000,000	1,575,740
Fidelity-Phenix	7,335,477	872,000	2,518,956	21,641,310	3,464,825	44,227,908
Fire Association	15,618,409	872,000	404,060	10,593,047	2,000,000	10,749,653
Fireman's Fund	8,469,713	448,000	911,016	16,769,599	7,500,000	13,390,415
Firemen's (D. C.)	11,975,180	747,123	13,075	282,221	340,198	540,198
Firemen's (N. J.)	241,871	16,368	34,554	14,688,618	9,397,690	18,697,105
First American	12,192,865	624,000	314,554	1,118,036	2,393,992	3,393,992
First National	736	44,500	47,650	175,879	1,000,000	425,879
Franklin Fire	5,700,503	240,000	1,902,856	8,611,499	9,341,944	12,341,944
Franklin National	479,055	26,500	11,933	565,960	1,000,000	1,877,374
Fulton	—	—	—	—	500,000	1,922,612
General	13,221,372	1,495,812	239,345	16,110,878	4,000,000	8,150,389
General Exchange	527,136	211,966	867,664	7,391,811	1,000,000	3,374,812
Girard Fire and Marine	5,785,045	67,000	43,161	1,794,280	1,000,000	4,374,812
Glens Falls	1,541,715	292,118	442,000	8,142,208	2,500,000	7,135,802
Globe and Republic	5,972,277	442,000	3,003,882	3,003,882	1,000,000	2,409,260
Globe and Rutgers	2,662,869	67,405	7,053	7,955,697	2,355,325	8,762,664
Globe and Utica	177,285	12,731	7,205	1,409,612	1,000,000	1,117,989
Granite State	541,381	31,724	16,500	15,765,851	1,850,000	2,658,526
Great American	89,237	53,000	230,576	15,765,851	1,850,000	23,171,820
Great Western	1,497,223	650,000	310,007	5,576,524	4,000,000	9,965,249
Hanover	638,898	150,000	310,007	38,444,961	12,000,000	53,529,361
Hartford	4,477,619	2,000,000	1,153,646	—	—	41,529,361

TABLE 8.—Liabilities Dec. 31, 1935—Continued

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
<i>Stock Companies of Other States—Continued</i>								
Home	\$4,141,344	\$37,002,316	\$1,850,000	\$1,163,491	\$44,157,151	\$14,500,000	\$54,999,610	\$69,499,610
Home Fire and Marine	343,186	2,084,946	130,543	265,436	2,824,111	1,000,000	2,384,366	3,384,366
Homeland	41,391	584,746	35,839	12,493	674,469	1,000,000	1,565,484	2,565,484
Homesead	71,144	482,379	35,000	179,979	748,502	500,000	1,585,052	1,885,052
Imperial Assurance	92,548	1,037,085	78,050	37,423	1,245,106	1,000,000	1,758,594	2,758,594
Insurance Co. of North America	5,562,940	21,014,148	1,425,000	2,560,645	30,562,739	12,000,000	54,199,506	66,199,506
Insurance Co. of State of Pa.	171,697	1,905,073	81,748	75,366	2,233,884	1,000,000	2,335,079	3,335,079
Inter-Ocean	291,008	2,285,706	71,388	198,941	2,847,043	500,000	1,631,250	2,131,250
Lumbermen (Pa.)	165,655	1,348,666	71,800	91,062	1,677,183	1,000,000	3,088,975	3,088,975
Manhattan Fire and Marine	50,508	718,711	41,170	16,216	826,603	1,000,000	1,177,224	2,177,224
Maryland	33,184	350,044	21,800	9,920	414,948	1,000,000	1,485,031	2,485,031
Mechanics	18,522	250,671	2,000	111,965	383,158	600,000	344,983	944,983
Mechanics and Traders	105,079	1,037,982	66,500	30,772	1,240,333	1,000,000	2,665,504	3,665,504
Mercantile	198,863	2,126,338	127,873	74,063	2,527,137	1,000,000	3,051,912	4,051,912
Mercants (N. Y.)	425,522	3,747,876	200,000	110,498	4,483,896	1,750,000	8,971,860	10,721,860
Mercants (R. I.)	71,543	1,046,777	34,000	44,112	1,196,432	1,000,000	1,885,445	1,885,445
Mercants and Manufacturers	131,369	1,363,490	6,795	46,886	1,548,540	1,000,000	1,021,465	2,021,465
Mercury	138,242	1,617,009	77,000	39,547	1,851,798	1,000,000	2,138,381	3,138,381
Michigan Fire and Marine	134,139	1,302,524	70,000	131,868	1,638,031	1,000,000	1,220,086	2,220,086
Milwaukee Mechanics'	399,894	3,492,876	198,000	104,232	4,195,002	2,000,000	3,628,608	5,628,608
Minneapolis Fire and Marine	—	—	2,500	256,568	259,068	1,000,000	1,047,216	2,047,216
Monarch	232,354	1,615,040	38,431	72,599	1,958,424	819,336	608,190	1,427,526
National Fire	1,414,610	13,973,189	895,000	701,725	16,984,524	5,000,000	23,763,640	28,763,640
National-Ben Franklin	141,047	1,284,490	68,000	153,712	1,597,249	1,000,000	1,195,634	2,195,634
National Liberty	599,630	6,013,931	250,000	147,088	7,010,649	4,000,000	8,817,625	12,817,625
National Reserve	74,065	999,145	60,000	123,791	1,257,001	250,000	646,187	896,187
National Security	128,371	382,151	28,000	22,698	561,220	1,000,000	1,049,246	2,049,246
National Union	1,421,830	6,320,239	277,500	421,741	8,441,310	1,100,000	5,380,235	6,480,235
Newark	369,245	3,061,879	194,430	160,878	3,786,432	2,000,000	3,900,963	5,800,963
New Brunswick	148,582	1,081,399	70,000	170,218	1,702,181	1,000,000	2,098,739	3,098,739
New Hampshire	476,954	4,388,041	250,000	272,288	5,387,283	3,000,000	7,913,064	10,913,064
New Jersey	154,894	1,524,178	66,278	37,693	1,783,043	1,000,000	1,135,299	2,135,299
New York Fire	194,329	1,976,694	18,313	50,826	2,240,162	1,000,000	2,974,420	3,974,420
New York Underwriters	147,765	1,009,618	70,000	28,500	1,255,883	2,000,000	4,633,306	6,633,306
Niagara	532,047	5,468,026	296,000	155,000	6,451,073	2,000,000	15,099,347	17,099,347
Northern (N. Y.)	269,811	4,127,386	225,000	132,583	4,774,780	1,000,000	4,952,707	5,952,707
North River	578,869	5,571,919	297,500	164,154	6,912,442	2,000,000	12,571,050	14,571,050
Northwestern Fire and Marine	77,049	559,896	21,250	267,917	926,112	1,000,000	778,773	1,778,773
Northwestern National	273,202	5,066,233	315,000	495,905	6,150,340	2,000,000	7,360,667	9,360,667
Occidental	145,730	737,019	53,408	216,076	1,172,233	1,000,000	2,230,894	3,230,894
Ohio Farmers	159,433	2,398,972	102,158	42,868	2,703,431	1,000,000	3,187,753	4,187,753
Orient	106,693	1,984,365	155,000	31,975	2,278,033	1,000,000	3,157,033	4,157,033
Pacific	261,317	2,940,174	143,366	97,196	3,442,038	1,000,000	2,601,849	3,601,849
Pacific National	139,815	1,779,510	50,846	51,657	2,021,828	1,250,000	1,594,906	2,844,906
Patriotic	68,264	27,256	—	11,149	634,050	1,000,000	737,397	1,737,397
Pennsylvania	425,315	5,635,028	332,245	129,072	6,521,680	1,000,000	7,020,631	8,020,631
Philadelphia Fire and Marine	302,736	1,253,076	87,000	77,156	1,719,968	1,000,000	3,152,917	4,152,917

Philadelphia National	66,976	474,352	42,300	19,534	603,162	1,000,000	1,151,432	2,151,432
Phoenix	1,091,384	8,120,940	592,250	920,734	10,725,308	6,000,000	23,555,717	29,555,717
Piedmont	23,970	314,054	15,000	2,500	355,524	1,000,000	601,077	1,601,077
Pilot Insurance	261,851	821,068	24,500	120,500	1,227,919	1,200,000	1,762,063	2,962,063
Potomac	256,671	1,455,267	36,000	104,036	1,851,974	1,000,000	1,351,116	2,351,116
Providence Washington	735,560	4,280,864	230,441	171,511	5,418,376	3,000,000	6,019,400	9,019,400
Prudential	48,487	316,533	10,321	10,390	385,731	1,000,000	717,814	1,717,814
Queen	407,811	2,527,426	102,500	137,001	3,174,738	500,000	2,083,358	2,583,358
Reliance	983,127	7,209,298	440,992	266,204	8,899,621	5,000,000	8,765,847	13,765,847
Rhode Island	83,261	820,327	56,000	146,236	1,105,624	1,000,000	1,721,065	2,721,065
Richmond	203,553	1,570,165	50,000	61,904	1,789,381	1,000,000	863,771	1,863,771
Rochester American	86,208	1,036,784	57,000	111,000	1,408,337	1,000,000	2,113,119	3,113,119
Safeguard	32,665	439,039	50,000	12,500	960,027	1,000,000	1,704,898	2,704,898
Seaboard Fire and Marine	137,405	595,720	33,000	17,454	762,352	500,000	1,210,766	2,210,766
Security	684,384	3,827,908	253,338	116,721	4,882,351	2,000,000	1,655,739	1,665,739
Southern (N. Y.)	86,636	685,496	25,000	144,871	942,003	1,000,000	3,896,361	5,896,361
Standard (Conn.)	136,025	1,795,145	95,922	53,432	2,080,524	1,000,000	1,560,064	2,560,064
Standard (N. J.)	185,580	1,178,613	41,000	288,107	1,553,300	300,000	1,148,829	1,418,829
Standard (N. Y.)	146,399	1,586,580	80,000	125,861	1,958,840	1,500,000	2,874,230	4,374,230
Star	228,238	1,687,699	110,361	71,044	2,097,342	1,000,000	2,078,810	3,078,810
St. Paul Fire and Marine	1,838,936	10,307,405	475,000	425,133	13,046,474	4,000,000	19,273,053	23,273,053
Sun Underwriters	51,211	422,570	13,004	9,603	496,388	600,000	430,830	1,030,830
Superior Fire	141,042	1,232,792	71,000	128,428	1,573,262	1,000,000	1,306,882	2,306,882
Sussex	27,259	175,895	3,328	30,492	236,974	1,000,000	522,997	1,522,997
Transcontinental	48,472	479,055	28,500	11,933	567,960	2,000,000	2,128,828	3,128,828
Travelers Fire	942,778	10,908,226	512,716	198,576	12,562,296	2,000,000	6,369,387	8,369,387
United Firemen's	87,447	1,381,448	82,625	39,867	1,591,387	1,000,000	1,412,829	2,412,829
United States Fire	1,581,731	9,223,561	493,500	390,658	11,089,450	2,000,000	16,440,569	18,440,569
Universal	215,223	320,348	36,000	480,220	1,051,791	400,000	1,258,772	1,658,772
Virginia Fire and Marine	65,745	581,923	30,000	10,750	688,418	500,000	1,388,288	1,888,288
Washington Assurance	20,475	138,577	7,000	9,000	175,052	500,000	961,900	1,461,900
Westchester	1,307,194	5,351,492	275,000	663,009	7,596,695	1,000,000	9,240,168	10,240,168
World Fire and Marine	130,406	996,729	85,000	28,209	1,240,344	1,000,000	2,839,622	3,839,622
Totals	\$70,494,504	\$506,891,188	\$28,340,032	\$42,790,332	\$648,516,056	\$269,504,906	\$815,233,664	\$1,084,738,570

United States Branches, Companies of Other Countries

Alliance Assurance	\$339,025	\$378,888	\$58,500	\$80,872	\$857,285	\$300,000	\$582,108	\$882,108
Atlas Assurance	279,769	3,035,269	135,107	120,470	3,570,615	400,000	2,691,932	3,091,932
British America	106,752	752,238	41,000	18,000	917,990	200,000	1,615,789	1,815,789
British and Foreign Marine	575,557	265,424	15,081	14,866	870,928	400,000	1,413,655	1,813,655
British General	35,081	401,197	22,000	5,036	463,314	400,000	437,957	837,957
Caledonian	143,676	1,599,266	66,500	35,854	1,845,296	300,000	1,345,223	1,645,223
Century	257,513	58,250	37,349	37,349	1,826,459	400,000	1,355,006	1,755,006
Commercial Union Assurance	669,419	4,850,943	419,500	240,318	6,180,180	400,000	6,219,133	6,619,133
Eagle, Star and British	391,602	1,768,706	68,899	208,446	2,437,653	400,000	3,192,178	3,592,178
Halifax	115,242	577,896	10,000	208,816	911,936	300,000	1,268,483	1,568,483
Indemnity Marine	170,479	119,490	5,650	318,913	714,835	300,000	414,835	714,835
Law Union and Rock	51,812	898,771	49,000	23,294	1,015,102	400,000	1,080,815	1,480,815
Liverpool and London and Globe	1,044,505	525,995	392,183	15,519	10,768,812	400,000	8,613,074	9,613,074
London Assurance	609,063	3,083,151	162,473	152,311	4,006,998	400,000	3,268,705	3,668,705
London & Lancashire	232,856	3,554,925	215,000	44,903	4,047,684	400,000	3,255,691	3,655,691

*Minimum amount which must be deposited with some State department by insurance companies of other countries for the protection of all their policyholders in the United States before they can be admitted to transact business in Massachusetts.

TABLE 8.—*Liabilities Dec. 31, 1935—Concluded*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Deposit Capital*	Surplus over All Liabilities	Surplus to Policyholders
<i>United States Branches, Companies of Other Countries— Concluded</i>								
London and Provincial London and Scottish Marine	\$40,898 30,527 521,916	\$3,358,805 348,227 687,234	\$14,000 20,259 123,500	\$3,600 9,086 203,866	\$417,303 408,099 1,536,516	\$300,000 300,000 300,000	\$393,971 834,110 2,915,503	\$693,971 1,134,110 3,215,503
Netherlands	26,412	383,069	15,400	3,400	420,821	300,000	927,509	1,297,509
North British and Mercantile	709,339	6,943,599	420,668	224,348	8,297,954	400,000	6,170,450	6,570,450
North China	34,242	18,826	2,701	4,070	5,975,830	300,000	7,300,321	1,030,521
Northern Assurance	364,820	3,603,347	149,766	106,249	4,224,182	400,000	3,600,373	4,000,573
Norwich Union	477,088	2,774,895	134,529	58,083	3,444,945	400,000	2,252,519	2,652,519
Palatine	85,825	1,012,620	87,900	47,579	1,233,924	400,000	1,670,830	2,070,830
Pearl Assurance	1,247,742	8,123,930	262,304	285,917	9,930,093	400,000	3,041,965	3,441,965
Phoenix Assurance	1,944,926	3,278,889	205,050	135,477	3,914,342	400,000	3,184,520	3,584,520
Royal	1,335,097	8,945,428	689,820	339,547	11,209,892	400,000	11,023,237	11,423,237
Royal Exchange	336,879	2,109,882	72,241	100,539	2,639,541	400,000	1,373,383	1,773,383
Scottish Union and National	265,237	3,279,223	174,700	65,511	3,784,071	400,000	5,318,001	5,718,001
Sea	520,115	409,190	58,500	84,376	1,072,181	400,000	1,731,169	2,131,169
Standard Marine	424,548	288,077	64,000	37,418	814,043	400,000	2,194,583	2,594,583
State Assurance	46,480	614,507	18,299	22,857	702,143	300,000	350,698	650,698
Sun	527,024	3,192,947	137,328	77,253	3,934,552	400,000	3,093,986	3,493,986
Thames and Mersey	204,405	113,122	9,662	12,600	339,789	300,000	563,369	863,369
Tokio	543,844	1,965,870	88,312	163,771	2,761,797	400,000	10,299,765	10,699,765
Union Assurance	85,780	1,040,216	84,000	26,813	1,236,809	400,000	1,141,492	1,541,492
Union of Canton	341,478	385,096	34,000	26,237	786,811	400,000	1,779,601	2,179,601
Union of Paris	44,729	390,512	12,805	13,137	461,183	300,000	648,234	948,234
Union Marine	301,785	522,858	30,745	61,804	917,252	400,000	1,293,847	1,693,847
Western Assurance	303,163	1,276,711	68,000	38,255	1,686,129	400,000	2,598,528	2,998,528
Yorkshire	206,652	1,763,450	70,000	17,310	2,057,412	300,000	1,625,001	1,925,001
Totals	\$14,363,284	\$85,296,710	\$4,901,644	\$3,777,350	\$108,338,988	\$14,900,000	\$107,111,949	\$122,011,949
<i>Recapitulation</i>								
Massachusetts mutual companies other than manu- facturers' (33 companies)	\$560,955	\$10,918,638	\$201,430	\$392,676	\$12,073,699	Capital	\$18,065,561	\$18,565,561
Mutual companies of other states other than manu- facturers' (36 companies)	5,595,428	34,919,617	988,934	4,677,326	46,181,305	4,620,000	47,794,476	52,414,476
Massachusetts manufacturers' mutuals (8 companies)	237,952	8,404,842	33,902	17,769	8,694,465	-	15,114,623	15,114,623
Manufacturers' mutuals of other states (15 com- panies)	258,197	15,764,349	72,570	24,232	16,119,348	-	19,770,926	19,770,926
Massachusetts stock companies (7 companies)	3,172,183	19,954,961	1,176,100	1,904,632	26,207,896	12,400,000	35,492,685	47,892,685
Stock companies of other states (157 companies)	70,494,504	506,891,188	28,340,032	42,790,332	648,516,056	269,504,906	815,233,664	1,084,738,570
United States branches, companies of other countries (41 companies)	14,363,284	85,296,710	4,901,644	3,777,350	108,338,988	14,900,000*	107,111,949	122,011,949
Totals (297 companies)	\$94,682,503	\$682,150,305	\$35,714,612	\$53,584,337	\$866,131,757	\$301,924,906	\$1,058,583,884	\$1,360,508,790

*Minimum amount which must be deposited with some State department by insurance companies of other countries for the protection of all their policyholders in the United States before they can be admitted to transact business in Massachusetts.

TABLE 9.—*Massachusetts Business—Net Premiums written during 1935*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>											
Abington	\$128,236	—	\$4,404	—	—	—	\$46	—	\$39	—	—
Allied American	5,190	—	31,264	—	—	—	11	—	15	—	—
Associated Merchants	41,676	—	9,742	—	—	—	—	—	85	—	—
Attleborough	18,333	—	—	—	—	—	—	—	—	—	—
Barnstable County	96,503	—	—	—	—	—	—	—	—	—	—
Berkshire	200,648	—	41,929	\$12	—	—	648	\$2	126	—	—
Cambridge	129,891	—	9,414	—	—	—	158	—	297	—	—
Citizens'	47,833	—	14,128	2	—	—	34	—	32	—	—
Deedham	66,793	—	—	—	—	—	—	—	—	—	—
Dorchester	125,042	—	4,869	—	—	—	—	—	—	—	—
Federal	112,020	—	63,334	—	—	\$240	420	—	402	\$18	\$215
Fitchburg	192,811	—	24,886	16	—	—	1,274	—	56	—	—
Groveland	8,397*	—	—	—	—	—	—	—	—	—	—
Hampshire	58,149	—	9,687	—	—	—	30	—	24	—	—
Hingham	228,683	—	—	—	—	—	—	—	—	—	—
Holyoke	272,898	—	49,436	2	—	271	413	—	336	—	—
Lowell	95,354	—	11,043	—	—	—	80	—	26	—	—
Lumber	60,187	—	—	—	\$2	1,090	—	—	1,042	93	—
Lynn Mutual	76,538	—	149	3	—	—	54	—	47	—	—
Merchants and Farmers	102,250	—	9,020	—	—	—	—	—	69	—	—
Merrimack	250,881	—	13,473	—	—	—	279	32	171	—	—
Middlesex	258,143	—	63,564	9	—	—	183	—	173	—	—
Mutual Fire	28,651	—	—	—	—	—	—	—	—	—	—
Mutual Protection	—	—	—	—	—	—	—	—	—	—	—
Newburyport	3,618	—	—	—	—	—	—	—	—	—	—
Norfolk	158,218	—	—	16	—	—	5	—	7	—	—
Pioneer	4,000	—	—	—	—	—	—	—	—	—	—
Quincy	380,161	—	40,134	—	—	—	642	—	327	—	—
Salem	62,630	—	2,225	—	—	—	—	—	—	—	—
Traders and Mechanics	145,513	—	1,707	—	—	—	3	—	50	—	—
United Mutual	349,584	—	119,048	4	—	125	585	—	2,242	66	—
West Newbury	2,520*	—	—	—	—	—	—	—	—	—	—
Worcester Mutual	345,925	—	27,531	—	—	—	43	—	192	—	—
Totals	\$4,057,206	—	\$566,817	\$64	\$2	\$1,726	\$4,749	\$34	\$5,758	\$177	\$215
<i>Mutual Companies of Other States Other than Manufacturers</i>											
Atlantic Mutual	—	\$104,601	—	—	—	\$15,349	—	—	—	—	—
Automobile Mutual	—	—	\$144,841	—	—	—	—	—	—	—	—
Central Manufacturers	\$70,410	—	2,812	\$1	—	1,823	\$49	—	\$529	\$24	\$138
Glen Cove Mutual	51,396	—	3,224	—	—	127	252	—	440	10	63

*Assessments on premium notes

TABLE 9.—*Massachusetts Business—Net Premiums written during 1935—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Mutual Companies of Other States Other than Manufacturers'—Concluded</i>											
Grain Dealers National	\$25,905	—	\$42	—	—	\$503	\$99	—	\$483	\$46	—
Hardware Dealers	110,311	—	5,273	—	—	1,382	55	—	286	19	—
Hardware Mutual	115,083	—	5,300	—	—	535	-9	—	131	379	\$477
Implement Dealers	7,628	—	—	—	—	—	—	—	—	—	—
Indiana Lumbermen's	53,319	—	2,706	—	—	932	54	—	655	79	—
Iowa Hardware	9,572	—	—	—	—	—	—	—	—	—	—
Lumbermens Mutual	82,372	—	124	—	—	—	494	—	427	10	174
Mansfield Mutual	4,169	—	—	—	—	—	—	—	2	—	—
Manufacturers and Merchants'	87,092	—	—	—	—	—	—	—	—	—	—
Merchants' and Manufacturers'	9,856	—	—	—	—	—	5	—	—	—	—
Michigan Millers	83,094	—	47	—	—	510	173	—	724	68	—
Millers Mutual (Ill.)	34,863	—	—	—	—	303	105	—	559	19	—
Millers Mutual (Pa.)	14,604	—	—	—	—	4	38	—	235	15	—
Millers Mutual (Texas)	24,346	—	—	—	—	369	38	—	232	57	114
Millers National	35,615	—	17,678	—	—	1,445	82	—	124	7	54
Mill Owners Mutual (Iowa)	34,693	—	14	—	—	703	93	—	313	68	—
Minnesota Implement	97,953	—	5,256	—	—	684	104	—	419	440	—
Mutual Fire (Me.)	65,220	—	1,390	—	—	5	21	—	75	1	—
National Mutual (Ohio)	9,602	—	5	—	—	—	2	—	30	—	—
National Retailers	57,645	—	1,367	—	—	398	63	—	713	—	—
Northwestern Mutual	81,738	—	691	—	—	972	179	—	456	137	5
Ohio Hardware	8,887	—	—	—	—	—	20	—	5	—	—
Ohio Mutual	4,527	—	—	—	—	—	6	—	38	—	47
Pawtucket Mutual	228,239	—	26,865	—	—	—	165	—	204	—	—
Pennsylvania Lumbermens	76,238	—	320	—	—	1,008	113	—	746	117	—
Pennsylvania Millers	18,885	—	—	—	—	381	52	—	306	37	—
Phenix Mutual	150,060	—	4,174	—	—	—	—	—	—	—	—
Providence Mutual	74,364	—	—	—	—	—	—	—	—	—	—
Union Mutual	78,606	—	—	\$1	—	174	68	—	54	24	—
Utica	15,368	—	909	—	—	—	17	—	—	—	—
Vermont Mutual	26,145	—	—	—	—	—	—	—	—	—	—
Western Millers Mutual	40,489	—	37	—	—	523	55	—	296	-47	—
Totals	\$1,888,364	\$104,601	\$223,075	\$2	—	\$28,130	\$2,373	—	\$8,482	\$1,510	\$1,072
<i>Massachusetts Manufacturers' Mutuals</i>											
Arkwright	\$444,946	—	—	—	—	—	—	—	—	—	—
Boston Manufacturers	609,238	—	—	—	—	—	—	—	—	—	—
Cotton and Woolen	54,319	—	—	—	—	—	—	—	—	—	—
Fall River Manufacturers'	187,923	—	—	—	—	—	—	—	—	—	—
Industrial	27,159	—	—	—	—	—	—	—	—	—	—
Paper Mill	62,669	—	—	—	—	—	—	—	—	—	—
Rubber Manufacturers'	54,319	—	—	—	—	—	—	—	—	—	—
Worcester Manufacturers'	203,527	—	—	—	—	—	—	—	—	—	—
Totals	\$1,644,100	—	—	—	—	—	—	—	—	—	—

Manufacturers' Mutuals of Other States

<i>Mutual Factors & Insurance Co., Inc.</i>	<i>Assets</i>	<i>Liabilities</i>	<i>Total</i>
American Mutual	\$76,671	-	\$76,671
Blackstone Mutual	157,908	-	157,908
Enterprise Mutual	76,671	-	76,671
Firemen's Mutual	177,611	-	177,611
Hope Mutual	35,218	-	35,218
Manufacturers' Mutual	127,786	-	127,786
Mechanics Mutual	76,671	-	76,671
Mercantile Mutual	56,088	-	56,088
Merchants Mutual	83,748	-	83,748
Mill Owners Mutual (Ill.)	12,414	-	12,414
Philadelphia Manufacturers	39,251	-	39,251
Protection Mutual	18,621	-	18,621
Rhode Island Mutual	127,786	-	127,786
State Mutual	133,343	-	133,343
What Cheer Mutual	35,218	-	35,218
Totals	\$1,255,005	-	\$1,255,005

Massachusetts Stock Companies

[illegible]

Stock Companies of Other States

Stock Companies by Other States												
	\$661,990	\$95,152	\$38,124	\$519	\$315	\$40,970	\$1,074	\$148	\$4,984	\$1,550	\$1,066	
Actina	255,014	25,666	21,502	45	18	12,200	640	—	1,276	432	—	
Agricultural	22,418	—	850	51	—	—	58	—	24	41	—	
Albany	33,795	8,403	95	34	34	—	72	—	186	989	—	
Allemania	80,702	—	11,017	—	—	8,902	—	—	346	271	—	
Alliance	11,813	—	30	—	—	—	2	—	12	—	—	
Allied Fire	11,030	6,046	11,030	193	—	9,583	1,328	—	1,682	3,228	—	
American (N. J.)	321,855	—	2,605	27	30	1,801	50	—	584	501	—	
American Alliance	78,451	—	2,722	—	—	—	—	—	—	—	—	
American Automobile	—	—	6,941	—	—	—	321	—	244	5	—	
American Central	95,506	—	—	—	—	—	—	—	—	—	—	
American Druggrists	32,360	—	—	—	—	—	—	—	—	—	—	
American Eagle	228,971	4,559	—	66	195	3,949	7	—	1,282	474	—	
American Equitable	189,226	3,607	2,159	—	5	885	1,118	—	269	253	—	
American and Foreign	38,952	180	4,687	31	9	9,524	199	—	293	222	291	
American National	—	—	—	—	—	—	—	—	—	—	—	
American Union	29,959	—	—	—	—	—	43	—	—	11	—	
Anchor	22,549	898	343	—	—	5,157	89	—	—	32	—	
Automobile	232,134	50,445	65,945	234	82	145,360	1,363	—	112	32	—	
Baltimore American	44,518	—	1,966	—	—	—	132	—	664	1,000	113	
Bankers and Shippers	62,968	—	39,249	—	—	—	436	—	77	—	—	
Birmingham (Pa.)	995	—	—	—	—	—	—	—	119	82	—	
Buffalo	44,903	—	—	—	—	1,361	5	—	—	—	—	
Calcedonian-American	18,222	—	—	—	—	—	—	—	—	—	—	
California	17,652	—	1,105	—	—	—	28	—	16	19	—	

TABLE 9.—*Massachusetts Business—Net Premiums written during 1935—Continued*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops and only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States—Continued</i>												
Camden		\$164,576	—	\$13,199	—	\$95	\$10,103	\$511	—	\$900	\$357	—
Capital (Cal.)		—	—	—	—	—	—	—	—	—	—	—
Capital (N. H.)		—	—	—	—	—	—	—	—	—	—	—
Carolina		3,008	—	—	—	—	—	—	—	361	—	—
Central Fire		39,334	—	—	—	—	—	—	—	232	29	—
Central Union		5,310	\$705	1,271	\$9*	—	35	15	—	38	6	—
Church Properties		1,345	—	—	—	—	—	—	—	—	—	—
Citizens (N. J.)		49,394	901	2,112	—	84	1,657	682	\$925	126	144	\$18
City of New York		44,873	—	286	—	—	134	122	—	317	—	17
Columbia (N. J.)		19,202	—	349	7	—	53	131	—	31	20	—
Columbia (Ohio)		62,437	—	3,226	—	15	3,226	225	—	650	79	—
Commerce		66,721	—	2,775	—	—	262	70	—	234	233	—
Commercial Union (N. Y.)		15,185	—	37	—	—	—	—	—	23	4	—
Commonwealth		107,837	7,220	6,266	116	55	1,759	747	—	1,470	381	1,128
Concordia		73,606	—	—	—	—	—	—	—	195	—	—
Connecticut		123,187	17,180	6,467	—	71	10,116	262	—	1,507	313	—
Continental		551,752	7,260	12,288	46	110	17,480	1,214	—	3,596	923	—
County		18,732	—	521	—	6	360	4	—	155	119	—
Detroit Fire and Marine		34,422	—	1,042	11	12	721	14	—	271	219	—
Dixie		87,980	—	4,158	—	—	—	15	—	617	6	—
Dubuque Fire and Marine		154,906	—	—	—	128	1,361	212	—	1,400	86	—
Eagle (N. Y.)		13,600	—	192	5	4	—	41	—	29	—	—
East and West		28,176	—	—	—	—	—	11	—	—	—	—
Empire State		28,344	—	2,379	—	—	216	71	—	142	56	—
Equitable Fire and Marine		81,561	—	2,860	—	165	14,035	91	—	1,427	354	—
Eureka-Security		27,334	—	13,392	—	123	398	60	—	1,41	394	—
Excelsior		24,641	—	—	—	—	—	8	—	42	3	—
Export		—	25	—	—	—	511	—	—	—	—	—
Farmers		72,518	—	—	—	—	—	64	—	96	133	—
Federal		3,768	54,447	72,915	751	—	36,133	41	—	6	26	—
Fidelity and Guaranty		27,411	581	3,148	21	6	524	140	—	206	156	—
Fidelity-Phenix		89,172	1,698	18,182	2	4	2,867	155	—	131	63	—
Fire Association		450,515	7,635	24,861	46	6	17,837	1,030	—	2,351	1,106	—
Fireman's Fund		148,287	45,192	18,458	—	229	17,952	199	—	52	243	—
Firemen's (D. C.)		513,577	38,878	157,368	198*	142	20,942	561	—	3,243	5,684	—
Firemen's (N. J.)		660	—	—	—	—	—	—	—	—	—	—
First American		274,753	6,046	5,361	42	30	3,225	863	—	363	93	—
First National		107,974	—	139,863	—	116	—	21	—	—	13	—
Franklin Fire		192,884	11	294	—	385	3,804	58	—	4,770	720	—
Franklin National		40,750	—	2,109	18	37	2,391	1,374	—	48	1	—
Fulton		—	—	—	—	—	—	—	—	—	—	—
General		—	—	—	—	—	—	—	—	—	—	—
General Exchange		49,277	—	581,044	—	—	—	—	—	169	21	—
Girard Fire and Marine		79,372	—	29,173	—	112	50	15	—	460	—	—
				838	—	—	—	271	—	—	—	—

Glens Falls	202,766	10,895	10,338	148	195	12,561	455	—	892	593
Globe and Republic	63,936	—	1,581	—	—	769	297	—	195	15
Globe and Rutgers	14,421	—	85	—	—	—	30	—	40	26
Granite State	88,841	—	132	—	—	—	288	—	112	170
Great American	508,504	6,722	20,319	211	235	14,298	587	—	3,278	3,260
Hanover	160,715	4,559	16,191	93	4	3,139	132	—	401	644
Hartford	620,515	12,866	49,323	334	6,057	12,794	2,137	1,771	3,354	868
Home	714,862	9,703	254,595	—	143	47,931	2,846	—	14,577	1,024
Home Fire and Marine	182,120	8,197	—	7*	112	2,455	71	—	1,560	6125
Homestead	27,270	—	4,885	—	—	529	99	—	243	121
Homestead	25,906	—	253	—	—	129	9	—	61	13
Imperial Assurance	31,856	—	551	—	—	179	83	—	98	380
Insurance Co. of North America	390,640	124,120	54,310	170	64	230,958	1,242	148	2,029	2,234
Insurance Co. of State of Pa.	52,710	—	4,407	—	—	99	9	—	283	5
Inter-Ocean	85,523	—	61	—	—	520	47	—	186	23
Lumbermens (Pa.)	41,415	1,935	101	—	—	—	95	—	191	4
Manhattan Fire and Marine	36,423	—	1,268	—	12	—	59	—	47	26
Maryland	34,633	—	395	—	225	956	—	—	420	—
Mechanics	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders	52,028	—	2,586	6	—	1,735	891	—	85	19
Mercantile	153,003	1,495	6,321	19	101	1,243	433	—	2,694	322
Merchants (N. Y.)	67,964	12,961	—	—	—	12,438	139	—	35	8
Merchants (R. I.)	120,134	—	9,983	—	—	687	122	—	584	-21
Merchants and Manufacturers	68,849	—	2,964	—	—	30	224	—	8	61
Mercury	22,625	—	338	—	—	1,044	7	—	353	58
Michigan Fire and Marine	71,448	334	6,412	3	54	3,757	390	15	699	305
Milwaukee Mechanics	102,804	—	1,390	—	—	—	22	—	95	-6
Minneapolis Fire and Marine	—	—	—	—	—	—	—	—	—	—
Monarch	32,414	—	13,357	—	123	483	59	—	-28	394
National Fire	500,151	7,377	33,759	100	119	21,496	931	—	2,319	556
National-Ben Franklin	107,213	—	3,464	10	—	—	11	—	449	-2
National Liberty	224,667	—	4,282	—	49	1,189	226	—	1,671	249
National Reserve	92,065	—	—	—	115	—	6	—	536	—
National Security	69,105	2,821	4,771	10*	9	3,507	971	—	419	168
National Union	183,707	2,993	19,958	75	81	734	-405	—	997	255
Newark	139,938	2	16,074	110	31	2,817	717	—	1,052	798
New Brunswick	22,501	—	649	—	—	569	—	—	854	10
New Hampshire	231,736	16,320	7,287	—	59	3,549	294	—	803	249
New Jersey	30,194	—	59,746	5	—	644	197	—	304	-25
New York Fire	55,219	—	3,835	—	—	1,008	34	—	638	51
New York Underwriters	104,310	2,883	4,009	—	169	2,135	484	—	984	586
Niagara	404,898	—	8,699	—	3,355	27,755	239	—	2,234	688
Northern (N. Y.)	136,412	—	7,235	—	—	—	25	—	243	209
North River	139,368	—	5,503	148	936	13,246	680	—	1,008	605
Northwestern Fire and Marine	1,441	31,791	498	3	72	137	22	—	—	34
Northwestern National	6,332	3,987	969	24*	—	126	494	—	—	9
Occidental	47,497	2,290	—	—	—	1,227	—	—	184	-326
Ohio Farmers	50,984	—	5,296	—	—	-5	123	—	312	—
Orient	55,823	—	5,370	—	—	477	8	—	125	26
Pacific	72,641	—	40,564	—	—	644	154	—	121	25
Pacific National	34,233	—	462	—	6	—	7	—	163	138
Patriotic	11,707	—	1,046	—	—	3,094	50	—	104	28

*Includes motor vehicle property damage.

Century	52,671	133	16,345	-	-	42	198	273	187
Commercial Union Assurance	120,332	2,753	1,231	-	-	35,805	312	162	437
Eagle, Star and British	93,108	2,094	3,920	-	-	458	226	312	-83
Halifax	989	-	-	-	-	-	-	-	-
Indemnity Marine	27,454	-	-	-	-	7,693	-	-	-
Law Union and Rock	36,905	-	4,044	-	-	202	31	43	13
Liverpool and London and Globe	425,585	1,310	48,885	335	94	5,653	2,180	3,199	2,426
London Assurance	109,755	4,351	3,804	10	51	37,255	112	52	285
London & Lancashire	167,425	-	13,204	2	-	1,575	536	1,414	11
London and Provincial	9,150	-	150	-	-	-	8	32	76
London and Scottish	8,757	-	47	-	-	58	3	-	59
Marine	42,264	-	42,264	-	-	41,445	21	48	27
Netherlands	18,559	-	769	-	23	9,352	839	6,144	837
North British and Mercantile	357,745	7,542	7,572	415	35	184	-	-	12,183
North China	614	-	-	-	-	-	-	-	-
Northern Assurance	129,784	1,786	7,511	163	37	16,117	354	178	354
Norwich Union	92,850	3,884	949	27	26	234	184	579	288
Palatine	87,059	-	4	-	162	34	-	40	743
Pearl Assurance	183,285	-	33,295	-	704	5,104	358	236	2,700
Phoenix Assurance	209,831	-	6,838	4,192	81	958	515	1,056	1,319
Royal	423,985	11,178	48,884	335	94	17,233	2,180	3,200	2,426
Royal Exchange	140,546	19,234	7,063	30	81	7,729	945	614	335
Scottish Union and National	176,490	-	11,036	14	375	1,764	335	584	193
Sea	1,253	297	49,842	190	-	91,069	14	2	9
Standard Marine	8,127	-	-	-	-	3,229	-	-	-
State Assurance	-44	-	-	-	-	-	-	-5	-
Sun	105,101	3,802	2,091	-	-	13,285	292	161	174
Thames and Mersey	3,239	-	-	-	-	913	-	-	-
Tokio	37,177	44,938	241	-	-	17,951	-9	807	-31
Union Assurance	13,730	-	1,076	-	-	-	6	38	29
Union of Canton	294	-	-	-	-	329	-	13	-
Union of Paris	28,367	2,740	1,826	-	10	-	16	74	30
Union Marine	9,201	3,756	855	-	-	327	233	10	-
Western Assurance	47,573	16,777	1,645	-	51	6,447	75	125	300
Yorkshire	45,751	-	750	-	-	-	41	161	377
Totals	\$3,386,245	\$229,848	\$353,192	\$5,715	\$2,008	\$330,942	\$10,495	\$20,121	\$14,207
									\$14,132
Massachusetts mutual companies other than									
manufacturers' (33 companies)	\$4,057,206	-	\$566,817	\$64	\$2	\$1,726	\$4,749	\$5,758	\$177
Mutual companies of other states other than									
manufacturers' (36 companies)	1,888,364	\$104,601	223,075	2	-	28,130	2,373	8,482	1,510
Massachusetts manufacturers' mutuals (8 com- panies)	1,644,100	-	-	-	-	-	-	-	-
Manufacturers' mutuals of other states (15 com- panies)	1,255,005	-	-	-	-	-	-	-	-
Massachusetts stock companies (7 companies)	1,476,387	265,858	216,744	323	900	109,492	5,073	9,193	2,837
Stock companies of other states (157 companies)	16,777,065	835,993	2,396,432	5,372	19,143	1,114,266	40,985	115,491	49,343
United States branches, companies of other countries (41 companies)	3,386,245	229,848	353,192	5,715	2,008	330,942	10,495	20,121	14,207
Totals (297 companies)	\$30,484,372	\$1,436,300	\$3,750,260	\$11,476	\$22,053	\$1,584,556	\$63,675	\$3,175	\$69,038
									\$36,945

*Includes motor vehicle property damage.

TABLE 10.—*Massachusetts Business—Net Losses paid during 1935*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>											
Abington	\$46,768	—	\$346	—	—	—	\$12	—	—	—	—
Allied American	255	—	7,463	—	—	—	—	—	—	—	—
Associated Merchants	9,239	—	3,356	—	—	—	—	—	\$50	—	—
Attleborough	7,082	—	—	—	—	—	—	—	—	—	—
Barnstable County	13,728	—	—	—	—	—	—	—	—	—	—
Berkshire	64,191	—	9,236	—	—	—	132	—	—	—	—
Barnstable	40,315	—	1,246	—	—	—	37	—	—	—	—
Cambridge	14,939	—	2,977	—	—	—	6	—	—	—	—
Citizens	28,263	—	—	—	—	—	—	—	—	—	—
Dedham	45,809	—	1,533	—	—	—	—	—	—	—	—
Dorchester	46,425	—	14,864	—	—	\$3	16	—	610	—	\$30
Federal	40,013	—	4,585	—	—	—	257	—	—	—	—
Fitchburg	16,056	—	—	—	—	—	40	—	—	—	—
Groveland	3,335	—	—	—	—	—	—	—	—	—	—
Hampshire	78,931	—	2,339	—	—	—	—	—	—	—	—
Hingham	94,202	—	—	—	—	—	—	—	—	—	—
Holyoke	24,729	—	10,591	—	—	50	58	—	8	—	—
Lowell	38,971	—	2,089	—	—	46	5	—	183	16	—
Lynn Mutual	23,902	—	2,977	—	—	—	10	—	—	—	—
Merchants and Farmers	20,279	—	569	—	—	—	—	—	260	—	—
Merimack	79,695	—	1,448	—	—	—	46	—	—	—	—
Middlesex	83,842	—	13,397	—	—	—	34	—	—	—	—
Mutual Fire	2,970	—	—	—	—	—	—	—	—	—	—
Mutual Protection	—	—	332	—	—	—	—	—	—	—	—
Newburyport	264	—	—	—	—	—	—	—	—	—	—
Norfolk	66,579	—	219	—	—	—	—	—	—	—	—
Pioneer	—	—	—	—	—	—	—	—	—	—	—
Quincy	127,081	—	7,879	—	—	—	10	—	—	—	—
Salem	18,017	—	287	—	—	—	—	—	—	—	—
Traders and Mechanics	44,266	—	1,165	—	—	—	—	—	—	—	—
United Mutual	97,612	—	22,724	—	—	1,901	45	—	275	—	—
West Newbury	2,748	—	—	—	—	—	—	—	—	—	—
Worcester Mutual	92,178	—	5,571	—	—	—	—	—	—	—	—
Totals	\$1,272,684	—	\$117,872	—	—	\$2,000	\$708	—	\$1,386	\$16	\$30
<i>Mutual Companies of Other States Other than Manufacturers</i>											
Atlantic Mutual	—	\$40,694	—	—	—	\$5,136	—	—	—	—	—
Automobile Mutual	—	—	\$18,277	—	—	—	—	—	—	—	—
Central Manufacturers	\$26,264	—	1,182	—	—	334	—	—	\$178	—	—
Genl Cove Mutual	24,932	—	1,180	—	—	8	\$1	—	85	—	—
Grain Dealers National	13,024	—	30	—	—	32	7	—	103	\$6	—
Hardware Dealers	47,957	—	1,091	—	—	56	9	—	153	—	—

Hardware Mutual	47,067	1,086	-	-	35	6	-	-	160
Implement Dealers	19	-	-	-	-	-	-	-	-
Indiana Lumbermen's	18,670	-	-	-	19	-	-	169	10
Iowa Hardware	4,227	-	-	-	-	-	-	-	-
Lumbermens Mutual	21,509	21	-	-	-	104	-	222	15
Mansfield Mutual	113	-	-	-	-	-	-	-	-
Manufacturers and Merchants'	24,200	-	-	-	-	-	-	-	-
Merchants' and Manufacturers'	2,554	-	-	-	-	-	-	545	-
Michigan Millers	47,177	-	-	-	11	2	-	136	-
Millers Mutual (Ill.)	17,412	-	-	-	24	-	-	114	-
Millers Mutual (Pa.)	2,913	-	-	-	7	1	-	151	111
Millers Mutual (Texas)	10,478	-	-	-	-	17	-	39	-
Millers National	21,043	2,303	-	-	985	-	-	133	-
Mill Owners Mutual (Iowa)	16,366	-	-	-	27	2	-	89	-
Minnesota Implement	33,759	1,136	-	-	28	-	-	-	-
Mutual Fire (Me.)	17,668	1,667	-	-	2	-	-	-	-
National Mutual (Ohio)	4,696	-	-	-	-	2	-	-	-
National Retailers	23,896	108	-	-	337	12	-	268	-
Northwestern Mutual	25,684	-	-	-	67	2	-	571	-
Ohio Hardware	3,425	-	-	-	-	-	-	-	\$3
Ohio Mutual	116	-	-	-	-	45	-	-	-
Pawtucket Mutual	70,343	3,295	-	-	-	-	-	-	-
Pennsylvania Lumbermens	28,014	3,341	-	-	239	-	-	195	17
Pennsylvania Millers	4,236	-	-	-	25	-	-	113	-
Phoenix Mutual	795	570	-	-	-	-	-	-	-
Providence Mutual	27,340	-	-	-	-	-	-	-	-
Union Mutual	11,003	-	-	-	6	4	-	-	-
Utica	5,864	-	-	-	-	-	-	-	-
Vermont Mutual	8,635	-	-	-	-	-	-	-	-
Western Millers Mutual	12,103	-	-	-	126	-49	-	101	-
Totals	\$625,522	\$40,694	\$35,307	-	\$7,504	\$167	-	\$3,425	\$319
<i>Massachusetts Manufacturers' Mutuals</i>									\$3
Arkwright	\$9,676	-	-	-	-	\$1,234	-	\$1,210	\$51
Boston Manufacturers	13,269	-	-	-	-	1,015	-	2,377	70
Cotton and Woollen	1,251	-	-	-	-	89	-	428	-
Fall River Manufacturers'	4,023	-	-	-	-	291	-	685	-
Industrial	626	-	-	-	-	44	-	214	-
Paper Mill	1,009	-	-	-	-	135	-	167	\$290
Rubber Manufacturers'	1,251	-	-	-	-	89	-	428	-
Worcester Manufacturers'	4,335	-	-	-	-	288	-	746	22
Totals	\$35,440	-	-	-	-	\$3,185	-	\$6,255	\$143
<i>Manufacturers' Mutuals of Other States</i>									\$290
American Mutual	\$3,277	-	-	-	-	\$126	-	\$394	\$6
Blackstone Mutual	4,304	-	-	-	-	245	-	1,019	20
Enterprise Mutual	3,277	-	-	-	-	126	-	394	6
Fremen's Mutual	4,402	-	-	-	-	324	-	539	-
Hope Mutual	735	-	-	-	-	74	-	268	-
Manufacturers' Mutual	5,462	-	-	-	-	210	-	656	10
Mechanics Mutual	3,277	-	-	-	-	126	-	394	6

TABLE 10.—*Massachusetts Business—Net Losses paid during 1935—Continued*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts' Mutuals of Other States—Concluded</i>												
Mercantile Mutual		\$1,390	—	—	—	—	—	\$102	—	\$170	—	—
Merchants Mutual		2,260	—	—	—	—	—	125	—	587	\$11	—
Mill Owners Mutual (Ill.)		192	—	—	—	—	—	40	—	167	—	\$1
Philadelphia Manufacturers		502	—	—	—	—	—	24	—	143	—	—
Protection Mutual		288	—	—	—	—	—	60	—	250	—	2
Rhode Island Mutual		5,462	—	—	—	—	—	210	—	656	10	—
State Mutual		6,554	—	—	—	—	—	252	—	787	13	—
What Cheer Mutual		735	—	—	—	—	—	74	—	268	—	—
Totals		\$42,117	—	—	—	—	—	\$2,118	—	\$6,692	\$82	\$3
<i>Massachusetts Stock Companies</i>												
Boston		\$194,783	\$110,888	\$18,845	\$5	—	\$21,256	\$120	—	\$437	\$1	\$1,212
Employers'		63,663	16,186	—	—	—	5,076	494	—	666	60	—
Massachusetts Fire and Marine		6,553	114	—	—	—	188	25	—	122	7	—
New England		5,980	—	503	—	—	304	24	—	46	10	14
Old Colony		50,281	25,498	3,416	—	—	3,394	69	—	128	—	—
Sentinel		3,980	45	503	—	—	304	24	—	46	10	14
Springfield Fire and Marine		203,324	1,590	17,125	13	—	10,338	805	—	1,559	319	489
Totals		\$530,564	\$138,021	\$56,692	\$18	—	\$41,060	\$1,561	—	\$3,004	\$407	\$1,729
<i>Stock Companies of Other States</i>												
Aetna		\$292,437	\$35,146	\$14,580	\$25	—	\$8,785	\$603	—	\$1,139	—	—
Agricultural		92,364	10,820	6,525	—	—	8,810	71	—	673	\$1	—
Albany		9,865	—	364	—	—	—	17	—	11	—	—
Allemania		14,746	—	—	—	—	—	10	—	24	—	—
Alliance		41,215	1,151	4,992	—	—	4,428	—	—	—	—	—
Allied Fire		6,587	—	—	—	—	—	—	—	—	—	—
American (N. J.)		159,171	13,522	3,460	71	—	4,876	1,100	—	1,283	100	—
American Alliance		29,622	—	569	2	—	939	116	—	341	33	—
American Automobile		37,042	—	1,082	—	—	—	21	—	8	—	—
American Central		6,825	—	—	—	—	—	—	—	—	—	—
American Drugists'		86,534	11,571	59	64	—	11,421	46	—	1,238	—	—
American Eagle		62,384	2,077	891	—	—	10	204	—	440	—	—
American Equitable		16,537	—	—	11	—	26,465	94	—	256	5	—
American and Foreign		—	—	—	—	—	—	—	—	—	—	—
American National		—	—	—	—	—	—	—	—	—	—	—
American Union		8,256	—	—	—	—	—	2	—	6	—	—
Anchor		10,963	547	163	—	—	2,184	350	—	—	—	—
Automobile		85,256	14,991	11,858	15	—	63,128	546	—	299	—	—
Baltimore American		22,711	—	1,353	—	—	—	20	—	124	—	—
Bankers and Shippers		29,310	—	17,602	—	—	496	64	—	—	24	—
Birmingham (Pa.)		156	—	—	—	—	—	—	—	—	—	—
Buffalo		32,325	—	—	—	—	2,829	2	—	—	—	—
Caledonian-American		7,248	—	—	—	—	—	2	—	19	—	—
California		6,862	—	230	—	—	—	87	—	—	—	—

Camden	86,293	-	5,024	3,065	94	337	19	\$242
Capital (Cal.)	-	-	-	-	-	-	-	-
Capital (N. H.)	-	-	-	-	-	-	-	-
Carolina	2,067	-	16	-	-	-	-	-
Central Fire	13,586	96	108	3	8	364	-	-
Central Union	2,305	-	-	2	-	3	-	-
Church Properties	4	-	-	-	-	-	-	-
Citizens (N. J.)	15,187	328	-	-	-	2	-	-
City of New York	43,947	-	399	265	12	553	-	-
Columbia (N. Y.)	4,938	-	-	-	10	-	118	-
Columbia (Ohio)	20,361	-	1,395	33	48	34	-	-
Columbia	22,429	-	729	-	57	122	-	-
Commerce	15,687	-	-	44	22	-	-	-
Commercial Union (N. Y.)	-	-	-	504	115	-	-	-
Commonwealth	2,332	-	2,942	-	9	117	-	-
Concordia	36,376	-	2,45	2,634	67	5	-	-
Connecticut	43,143	-	245	5,573	331	9,599	3	-
Continental	34,097	-	1,864	188	25	122	7	-
County	187,038	-	3,577	376	49	231	13	-
County	6,553	-	113	-	93	263	-	-
Detroit Fire and Marine	12,477	-	227	2,829	2	34	19	-
Dixie	38,776	-	500	-	78	75	-	-
Dubuque Fire and Marine	79,731	-	57	44	1	30	-	-
Eagle (N. Y.)	11,557	-	-	8,657	6	-	-	-
East and West	12,070	-	726	-	2	-	-	-
Empire State	10,192	-	771	-	2	-	-	-
Equitable Fire and Marine	24,240	-	88	-	6	-	-	-
Eureka-Security	1,144	-	-	-	-	-	-	-
Excelsior	10,490	-	-	-	-	-	-	-
Export	-	-	-	-	-	-	-	-
Farmers'	38,226	-	-	-	-	-	-	-
Federal	2,192	-	-	-	-	-	-	-
Federal Union	11,637	20,180	21,882	40,976	2	60	-	-
Fidelity and Guaranty	244	-	1,508	75	29	180	4	-
Fidelity-Phoenix	39,848	244	3,574	297	18	495	-	-
Fire Association	153,506	16,233	12,566	5,190	364	2,335	3	-
Firemen's Fund	55,148	18,808	2,717	14,719	571	178	-	-
Firemen's (D. C.)	201,590	21,966	88,590	8,061	202	937	51	-
Firemen's (N. J.)	15	-	-	-	-	-	-	-
First American	122,996	13,522	2,434	232	469	-10	-	-
First National	67,854	-	51,826	4,771	5	196	-	-
Franklin Fire	71,244	-	61	204	4	483	-	-
Franklin National	8,978	-	979	245	53	-	-	-
Fulton	-	-	-	-	-	-	-	-
General Exchange	-	-	-	-	-	-	-	-
General	18,688	-	175,915	-	-	-	-	-
Girard Fire and Marine	18,641	-	13,996	-	-	-	-	-
Glens Falls	81,397	-	1,142	-	24	-1	-	-
Globe and Republic	18,334	16,274	3,259	3,510	333	311	37	-
Globe and Rutgers	-	-	124	88	22	77	-	-
Granite State	32,116	-	-	-	-	-	26	-
Great American	210,036	3,067	7	41	-	338	-	-
Hanover	76,997	7,212	4,441	7,450	834	3,749	254	-
Hartford	182,887	2,477	3,910	157	239	331	-	-
Home	336,077	5,524	10,151	2,408	306	1,065	-	809
Home Fire and Marine	73,756	2,938	64,695	30,809	997	21,979	305	3,549
Homeland	12,885	-	1,420	948	20	689	-	-
				90	107	105	-	-

TABLE 10.—*Massachusetts Business—Net Losses paid during 1935—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States—Concluded</i>											
Homestead	\$13,306	—	\$41	—	—	\$15	—	—	\$24	—	—
Imperial Assurance	12,318	—	441	—	—	—	\$47	—	—	—	—
Insurance Co. of North America	148,943	\$16,882	13,915	\$14	—	81,226	1,436	—	1,172	—	\$575
Insurance Co. of State of Pa.	21,795	—	2,519	—	—	—	20	—	—	—	—
Inter-Ocean	31,825	—	—	—	—	—	—	—	—	—	—
Lumbermens (Pa.)	29,436	1,102	—	—	—	—38	—	—	4	—	—
Manhattan Fire and Marine	15,015	—	781	—	—	—	46	—	189	—	—
Maryland	40,907	—	666	—	—	495	34	—	488	—	—
Mechanics	—	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders	17,403	—	1,731	—	—	—	—	—	—	—	—
Mercantile	64,301	721	1,327	—	—	2,575	73	—	—	—	—
Mercants (N. Y.)	16,535	7,007	—	—	—	1,182	29	—	1,373	—	71
Mercants (R. I.)	42,024	—	4,146	—	—	2,660	47	—	4	—	—
Mechants and Manufacturers	10,884	—	542	—	—	156	20	—	512	—	—
Mercury	19,900	—	—	—	—	—	—	—	—	—	—
Michigan Fire and Marine	23,920	182	2,015	2	—	207	5	—	244	—	—
Milwaukee Mechanics	22,425	471	—136	—	—	1,216	95	—	183	—	57
Minneapolis Fire and Marine	—	—	—	—	—	5	—2	—	—3	—	—
Monarch	15,439	—	164	—	—	—	—	—	—	—	—
National Fire	174,735	1,525	12,061	—	—	36	—	—	—	—	—
National-Ben Franklin	37,472	—	230	—	—	2,061	263	—	876	—	—
National Liberty	76,377	—	1,307	—	—	—	19	—	708	—	—
National Reserve	41,392	—	—	—	—	520	55	—	370	—103	—
National Security	28,073	383	2,959	—	—	—	6	—	10	—	—
National Union	86,427	2	5,644	68	—	3,607	100	—	52	—	—
Newark	59,412	—	7,700	41	—	388	49	—	62	—	—
New Brunswick	5,089	—	9	—	—	—	150	—	919	—18	—
New Hampshire	100,737	13,306	2,134	—	—	—787	69	—	2,024	—2	—
New Jersey	32,245	—	37,523	—	—	496	10	—	19	—	—
New York Fire	43,504	—	2,051	—	—	43	—	—	422	—	56
New York Underwriters	39,172	540	—	—	—	215	100	—	265	—	—
Niagara	193,471	—	2,933	—	—	7,791	227	—	502	—	—
North	32,173	—	1,770	—	—	—	13	—	76	—	—
North River	55,327	13,648	2,754	—	—	10,515	292	—	2,715	—9	—
Northwestern Fire and Marine	1,856	270	103	—	—	24	3	—	11	—	—
Northwestern National	10,164	1,898	527	—	—	211	39	—	—	—	—
Occidental	9,116	1,172	—	—	—	474	—	—	—	—	—
Ohio Farmers	35,242	—	1,792	—	—	—	58	—	9	—	—
Orient	25,665	—	1,395	—	—	49	8	—	111	—	—
Pacific	29,092	—	15,522	—	—	496	20	—	20	—	—
Pacific National	6,176	—	40	—	—	—	—	—	3	—	—
Patriotic	6,945	—	265	—	—	—	—	—	—	—	—
Pennsylvania	145,375	1,482	8,018	—	—	1,734	—2	—	—	—	—
Philadelphia Fire and Marine	52,356	671	1,221	—	—	1,867	231	—	—	—	—
Philadelphia National	5,462	286	—	—	—	—5	7	—	9,307	—12	280

Phoenix	116,452	3,293	1,834	19	3,777	434	1,540	176
Piedmont	3,864	-	-	-	-	-	-	-
Pilot Reinsurance	18,905	-	-	-	-	-	1	-
Potomac	8,694	-	18,856	-	313	89	903	18
Providence Washington	113,169	28,744	4,266	-	23,634	752	-	-
Provident	15,435	-	-	-	-	11	24	-
Prudential	64,379	-	302	5	-27	197	271	181
Queen	128,624	565	16,670	88	827	325	1,990	40
Reliance	25,452	-	3	-	-	54	-	-
Rhode Island	63,035	-	6,218	-	235	71	768	-
Richmond	17,027	-	194	-	-	-	231	40
Rochester American	12,477	-	227	1	376	49	13	-
Safeguard	13,781	-	3,346	-	-	-	18	-
Seaboard Fire and Marine	6,169	4,094	-	-	3,154	-	297	14
Security	50,898	1,400	673	-	6,872	31	-	194
Southern (N. Y.)	11,236	-	41	-	-	-	-	-
Standard (Conn.)	23,101	-	57	1	5,067	50	147	-
Standard (N. J.)	19,640	-	-	-	-	-	-	-
Standard (N. Y.)	14,236	-	1,660	-	-	-	-	-
Star	34,912	244	4,325	-	-	-	-	19
St. Paul Fire and Marine	128,987	4,225	23,633	24	228	88	540	11
Sun Underwriters	6,796	-	13	44	26,027	185	1,766	1
Superior Fire	29,522	-	396	-	1,734	-1	74	-
Sussex	14,715	-	102	-	-	-	-	-
Transcontinental	15,776	-	3,525	-	273	-	-	-
Travelers Fire	160,633	-	12,540	-	8,458	324	5,616	20
United Firemen's	7,815	-	141	-	11	60	-	-
United States Fire	54,019	19,012	1,704	9	14,720	96	50	35
Universal	-	686	514	-	124	-	-	-
Virginia Fire and Marine	6,864	-	-	-	-	30	36	-
Washington Assurance	65	-	-	-	-	-	-	-
Westchester	57,283	27,557	664	9	21,029	130	342	1
World Fire and Marine	22,441	45	1,988	-	1,425	270	226	-
Totals	\$6,797,068	\$391,618	\$780,614	\$1,068	\$517,261	\$15,823	\$121,094	\$5,833
<i>United States Branches, Companies of Other Countries</i>								
Alliance Assurance	-	\$538	\$5,592	-	\$540	-	-	-
Atlas Assurance	\$51,789	-	1,912	-	1,826	\$91	\$58	-
British America	8,172	-	-	-	-	11	-	-
British and Foreign Marine	-	1,627	-	-	1	-	-	-
British General	-	-	89	-	-	-	-	-
Caledonian	2,482	-	414	-	-	29	157	\$10
Century	45,076	-	7,944	-	-	4	58	-
Commercial Union Assurance	17,182	-	720	-	-	70	415	200
Eagle, Star and British	61,337	395	991	-	16,963	84	49	1
Halifax	45,422	-27	-	-	117	-	-	\$73
Indemnity Marine	18	-	-	-	-	-	-	-
Law Union and Rock	22,878	8,468	2,544	-	6,307	-	18	-
Liverpool and London and Globe	180,686	519	23,417	\$123	227	457	2,796	56
London Assurance	55,812	4,222	2,261	-	1,178	31	124	42
London & Lancashire	91,182	-	3,429	-	20,649	47	835	333

TABLE 10.—*Massachusetts Business—Net Losses paid during 1935—Concluded*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Comotion and Explosion	All Other
<i>United States Branches, Companies of Other Countries—</i>												
<i>Concluded</i>												
London and Provincial		\$5,193	—	\$27	—	—	—	\$27	—	—	—	—
London and Scottish		3,559	—	—	—	—	—	—	—	—	—	—
Marine		—	\$22,014	13,811	—	—	\$3,862	—	—	\$2	\$5	—
Netherlands		6,690	—	2,557	—	—	5,348	139	—	1,826	—	\$7,156
North British and Mercantile		153,546	3,130	—	—	—	—	—	—	—	—	—
North China		—	260	—	—	—	-2	272	—	41	22	—
Northern Assurance		55,261	522	2,089	—	—	15,606	27	—	188	43	—
Norwich Union		52,510	875	364	—	—	—	26	—	372	—	—
Palatine		26,680	—	—	—	—	—	—	—	—	—	—
Pearl Assurance		56,579	—	28,506	—	—	—	12	—	212	39	—
Phoenix Assurance		87,631	—	3,179	\$146	—	1,339	232	—	2,212	—	—
Royal		23,417	—	23,417	124	—	17,062	457	—	2,795	56	—
Royal Exchange		180,687	4,424	3,037	—	—	6,306	173	—	175	—	—
Scottish Union and National		51,773	7,999	3,791	—	—	690	188	—	164	—	—
Sea		72,398	—	13,376	310	—	12,002	—	—	—	—	—
Standard Marine		731	4	—	—	—	403	—	—	—	—	—
State Assurance		713	1,571	—	—	—	—	—	—	—	—	—
Sun		56,889	1,975	525	—	—	11,765	5	—	—	—	—
Thames and Mersey		—	1,206	—	—	—	-6	—	—	25	—	—
Tokio		10,890	19,013	140	—	—	14,708	—	—	—	—	—
Union Assurance		1,312	—	122	—	—	—	—	—	—	—	—
Union of Canton		—	517	—	—	—	100	—	—	—	—	—
Union of Paris		20,077	—	723	—	—	—	—	—	10	17	—
Union Marine		2,743	875	129	—	—	—	4	—	—	—	—
Western Assurance		20,040	6,729	129	—	—	5,256	413	—	225	—	—
Yorkshire		30,639	—	134	—	—	—	—	—	—	—	—
Totals		\$1,478,578	\$86,856	\$145,528	\$703	—	\$142,658	\$2,799	—	\$12,633*	\$492	\$7,562
<i>Recapitulation</i>												
Massachusetts mutual companies	other than											
manufacturers' (33 companies)		\$1,272,684	—	\$117,872	—	—	\$2,000	\$708	—	\$1,386	\$16	\$30
Mutual companies of other states	other than											
manufacturers' (36 companies)		625,522	\$40,694	35,307	—	—	7,504	167	—	3,425	319	3
Massachusetts manufacturers' (8 com- panies)		35,440	—	—	—	—	—	3,185	—	6,255	143	290
Manufacturers' mutuals of other states (15 com- panies)		42,117	—	—	—	—	—	2,118	—	6,692	82	3
Massachusetts stock companies (7 companies)		530,564	138,021	56,692	\$18	—	41,060	1,561	—	3,004	407	1,729
Stock companies of other states (157 companies)		6,797,068	391,618	780,614	1,068	—	517,261	15,823	—	121,094	1,923	5,833
United States branches, companies of other countries (41 companies)		1,478,578	86,856	145,528	703	—	142,658	2,799	—	12,633	492	7,562
Totals (297 companies)		\$10,781,973	\$657,189	\$1,136,013	\$1,789	—	\$710,483	\$26,361	—	\$154,489	\$3,382	\$15,450

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935*

	Abington Mutual	Aetna	Agricultural	Albany	Allemania	Alliance Assurance (U.S. Branch)	Alliance	Allied American Mutual
<i>From Underwriting</i>								
Premiums earned	\$209,030	\$16,560,106	\$5,005,104	\$488,394	\$1,303,970	\$853,820	\$2,227,259	\$204,586
Profit and loss	-957	16,571	19,437	5,220	988	3,852	3,841	-2,541
Total underwriting income earned	208,073	16,576,677	5,024,541	483,174	1,304,958	857,672	2,223,415	202,045
Losses incurred	71,341	5,989,322	1,901,200	173,061	433,622	317,039	725,149	31,490
Expenses incurred	95,391	8,838,531	2,583,620	274,340	727,221	383,803	1,330,036	109,912
Total losses and expenses	166,732	14,827,853	4,484,820	447,401	1,160,843	700,902	2,055,185	141,402
UNDERWRITING GAIN OR LOSS	41,341	1,748,824	539,721	35,773	144,115	156,770	168,230	60,643
<i>From Investments</i>								
Interest and rents earned	\$17,130	\$1,535,579	\$437,929	\$110,981	\$217,655	\$61,014	\$381,712	\$22,828
Profit on investments	3,304	1,666,743	1,983,035	218,838	471,615	56,014	841,535	50,150
Total investment income earned	20,434	3,202,322	2,420,964	329,819	689,270	117,028	1,223,247	72,978
Loss on investments	2,851	48,555	815,655	40,808	89,551	4,351	33,363	51,560
Expenses incurred	1,598	186,941	71,988	22,088	76,586	2,872	17,195	874
Total losses and expenses	4,449	235,496	887,643	62,896	166,137	7,223	50,558	52,434
INVESTMENT GAIN OR LOSS	15,985	2,966,826	1,533,321	266,923	523,133	109,805	1,172,689	20,544
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$1,200,000	\$360,000	\$62,500	\$168,000	-	\$325,000	\$7,000
Policyholders' dividends declared	\$36,659	-	-	-	-	\$2,141	-	58,952
Receipts from home office	-	-	-	-	-	165,709	-	-
Remittances to home office	-	-	-	-	-	7,254	-	-
Special reserves	-	-	-	24,941	-	-	-	25,563
Other gain or loss	-31	-25,580	23,006	1,115	-10,048	-604	1,468	-
MISCELLANEOUS GAIN OR LOSS	-36,680	1,225,580	-336,994	-36,444	-178,048	-156,918	-323,532	-40,989
GAIN OR LOSS IN SURPLUS	20,636	1,425,070	1,736,048	266,252	489,200	109,657	1,017,387	40,798
<i>Percentages</i>								
Losses incurred to premiums earned	34.13	36.17	37.99	35.43	33.25	37.14	32.56	15.39
Underwriting expenses incurred to premiums earned	45.62	53.38	51.62	56.17	55.77	44.95	59.72	53.73
Investment expenses incurred to interest and rents earned	9.38	12.17	16.44	19.90	35.19	4.71	4.50	3.83
Losses, expenses and dividends to income earned	90.96	82.23	76.99	70.46	74.97	72.65	70.32	94.46

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Allied Fire	American (N. J.)	American Alliance	American Automobile	American Central	American Druggists'	American Eagle	American Equitable
<i>From Underwriting</i>								
Premiums earned	\$123,942	\$11,915,954	\$1,856,652	\$1,383,843	\$2,261,441	\$387,118	\$3,103,763	\$3,774,885
Profit and loss	1,218	49,461	10,443	2,801	12,239	3,290	12,445	4,825
Total underwriting income earned	122,724	11,965,415	1,846,209	1,381,042	2,273,680	390,408	3,116,208	3,779,710
Losses incurred	34,953	4,495,941	674,533	512,742	764,729	117,666	1,132,087	1,533,089
Expenses incurred	46,776	6,204,768	1,014,205	743,788	1,278,577	180,219	1,364,366	2,086,033
Total losses and expenses	81,039	10,700,709	1,688,738	1,256,530	2,043,306	297,885	2,496,453	3,619,122
UNDERWRITING GAIN OR LOSS	41,885	1,264,706	157,471	124,512	230,374	92,523	619,756	160,588
<i>From Investments</i>								
Interest and rents earned	\$17,131	\$1,159,250	\$390,904	\$45,071	\$245,193	\$104,206	\$511,426	\$275,669
Profit on investments	7,071	1,341,996	918,116	218,011	132,999	5,274	1,843,369	3,094,690
Total investment income earned	24,202	2,501,246	1,309,020	263,082	378,192	109,480	2,354,795	3,370,359
Loss on investments	12,615	346,745	70,597	65,455	34,263	19,304	1,141,409	1,094,564
Expenses incurred	2,373	312,933	38,893	1,974	11,844	69,346	31,069	35,969
Total losses and expenses	14,988	659,678	109,490	67,429	46,107	88,150	172,478	1,130,533
INVESTMENT GAIN OR LOSS	9,214	1,841,568	1,199,730	195,653	332,085	20,330	2,182,317	2,239,826
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$20,000	\$608,748	\$300,000	\$200,000	\$125,000	\$90,000	\$400,000	\$200,000
Policyholders' dividends declared	31,202	—	—	—	—	19,052	—	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	1,353	—	—	—	—	—	—	—
Other gain or loss	—	—91,208	—	—	—	—	—	—
MISCELLANEOUS GAIN OR LOSS	—1,123	34,401	7,000	—	99,178	—	—5,088	—13,157
GAIN OR LOSS IN SURPLUS	—50,972	—725,555	—293,000	—200,000	—25,822	—109,052	—405,088	—213,157
	—73	2,380,719	1,064,201	120,165	536,637	3,801	2,396,984	2,187,257
<i>Percentages</i>								
Losses incurred to premiums earned	27.64	37.73	36.33	37.05	33.82	30.39	36.47	40.61
Underwriting expenses incurred to premiums earned	37.74	52.07	54.63	53.75	56.54	46.56	43.96	55.26
Investment expenses incurred to interest and rents earned	13.85	26.99	9.90	4.38	4.83	67.03	6.07	13.05
Losses, expenses and dividends to income earned	100.21	83.15	66.49	92.69	83.50	99.24	56.09	69.23

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	American and Foreign	American Mutual	American National	American Union	Anchor	Arkwright Mutual	Associated Merchants Mutual	Atlantic Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,295,915	\$783,533	—	\$328,227	\$519,768	\$2,628,378	\$52,369	\$2,988,128
Profit and loss	—	-363	\$48	-17	474	1,961	2,143	3,555
Total underwriting income earned	1,295,915	783,170	48	328,210	520,242	2,630,339	54,512	2,991,683
Losses incurred	556,621	48,291	—	79,289	201,943	165,410	13,866	1,458,060
Expenses incurred	596,607	65,043	-20,208	177,672	248,730	263,970	19,945	1,179,798
Total losses and expenses	1,153,228	113,334	-20,208	256,961	450,673	429,380	33,811	2,638,858
UNDERWRITING GAIN OR LOSS	131,732	669,836	20,266	71,249	69,569	2,201,459	20,701	335,825
<i>From Investments</i>								
Interest and rents earned	\$196,505	\$78,021	\$49,280	\$129,302	\$80,687	\$280,834	\$3,150	\$833,630
Profit on investments	248,597	383,571	119,336	170,246	306,653	140,851	5,351	1,115,206
Total investment income earned	445,102	461,592	168,616	299,548	387,340	421,685	8,501	1,948,836
Loss on investments	85,110	20,285	12,787	3,694	59,438	2,738	1,000	216,377
Expenses incurred	32,893	4,353	1,472	12,133	10,430	8,331	79	299,827
Total losses and expenses	118,003	24,638	14,259	15,827	69,868	11,069	1,079	516,204
INVESTMENT GAIN OR LOSS	327,099	436,954	154,357	283,721	317,472	410,616	7,422	1,432,632
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$225,000	—	\$50,000	—	\$30,000	—	—	\$501,546†
Policyholders' dividends declared	—	\$733,154	—	—	—	\$2,373,385	\$6,666	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	57,144	—	—	—	—	444,192	—	—
Other gain or loss	-6,192	—	—	\$-35	-41	—	—	-760,974
MISCELLANEOUS GAIN OR LOSS	-174,048	-733,154	-50,000	\$-35	-30,041	-1,929,193	-7,998	-1,381,332
GAIN OR LOSS IN SURPLUS	284,783	373,636	124,613	354,985	357,000	682,882	20,125	410,125
<i>Percentages</i>								
Losses incurred to premiums earned	42.95	6.16	—	24.16	38.85	6.29	26.47	48.73
Underwriting expenses incurred to premiums earned	46.04	8.30	—	54.13	47.85	10.04	38.08	39.38
Investment expenses incurred to interest and rents earned	16.74	5.58	2.99	9.38	12.93	2.97	2.49	35.97
Losses, expenses and dividends to income earned	86.48	69.98	26.12	43.45	60.66	93.35	65.95	73.89

*Minus sign indicates loss in surplus.

†Includes scrip redeemed and interest thereon.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Atlas Assurance (U. S. Branch)	Attleborough Mutual	Automobile (Conn.)	Automobile Mutual (R. I.)	Baltimore American	Bankers and Shippers	Barnstable County Mutual	Berkshire Mutual
<i>From Underwriting</i>								
Premiums earned	\$2,661,965	\$17,558	\$7,655,634	\$597,550	\$1,941,615	\$3,307,529	\$94,647	\$589,779
Profit and loss	7,512	380	33,259	—	30,325	22,606	—	359
Total underwriting income earned	2,669,477	17,938	7,688,893	597,550	1,971,940	3,330,135	94,647	570,138
Losses incurred	1,013,286	7,059	2,707,386	57,806	703,477	1,844,927	13,424	180,845
Expenses incurred	1,458,801	6,746	4,006,147	162,479	995,897	1,790,401	21,952	253,628
Total losses and expenses	2,472,177	13,805	6,863,533	220,285	1,699,374	3,135,328	35,376	434,473
UNDERWRITING GAIN OR LOSS	197,300	4,133	825,360	377,265	272,566	194,807	59,271	135,665
<i>From Investments</i>								
Interest and rents earned	\$198,308	\$4,231	\$706,963	\$123,981	\$184,883	\$177,070	\$17,744	\$30,873
Profit on investments	249,188	2,085	1,449,639	161,961	1,673,180	736,278	10,047	19,230
Total investment income earned	447,496	6,916	2,156,602	285,942	1,858,063	913,348	27,791	50,103
Loss on investments	92,644	83	446,051	9,498	855,624	87,405	4,558	13,033
Expenses incurred	25,934	90	75,250	10,977	15,949	6,664	920	4,424
Total losses and expenses	118,628	173	521,301	20,475	871,573	94,069	5,478	17,457
INVESTMENT GAIN OR LOSS	328,868	6,743	1,635,301	265,467	986,490	819,279	22,313	32,646
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	\$600,000	—	\$120,000	\$150,000	—	—
Policyholders' dividends declared	—	\$6,238	—	\$301,815	—	—	\$48,145	\$110,816
Receipts from home office	\$80,271	—	—	—	—	—	—	—
Remittances to home office	401,069	—	—	—	—	—	—	—
Special reserves	133,452	—	—	—	—	—	—	—
Other gain or loss	13,512	—	—	—	—	—	—	—
MISCELLANEOUS GAIN OR LOSS	—174,434	—6,238	—65,161	—301,815	—120,000	—701	—	—6,309
GAIN OR LOSS IN SURPLUS	351,734	4,638	1,795,500	340,917	1,139,056	863,385	33,439	51,186
<i>Percentages</i>								
Losses incurred to premiums earned	38.06	40.20	36.54	9.68	36.23	40.66	14.18	31.74
Underwriting expenses incurred to premiums earned	54.81	38.42	53.12	34.58	51.29	54.13	23.19	44.51
Investment expenses incurred to interest and rents earned	13.10	2.12	10.64	8.85	8.63	3.76	5.24	14.33
Losses, expenses and dividends to income earned	83.12	81.33	81.10	61.41	70.26	79.64	72.68	90.73

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Birmingham	Blackstone Mutual	Boston	Boston Manufacturers Mutual	British America (U. S. Branch)	British and Foreign (U. S. Branch)	British General (U. S. Branch)	Buffalo
<i>From Underwriting</i>								
Premiums earned	\$56,015	\$1,437,450	\$4,999,747	\$3,423,464	\$778,934	\$472,994	\$334,764	\$1,852,959
Profit and loss	17	-578	16,705	1,275	-4,618	1,951	36,976	-11,318
Total underwriting income earned	56,032	1,436,872	5,016,452	3,424,739	774,316	474,945	421,740	1,841,641
Losses incurred	18,172	101,066	2,015,890	183,574	259,571	229,960	130,815	620,732
Expenses incurred	36,927	170,963	2,514,331	340,623	391,834	157,779	210,063	1,047,476
Total losses and expenses	55,099	272,029	4,530,131	524,197	651,405	387,739	340,878	1,668,208
UNDERWRITING GAIN OR LOSS	933	1,164,843	486,321	2,900,542	122,911	87,206	80,862	173,433
<i>From Investments</i>								
Interest and rents earned	\$46,869	\$134,905	\$803,868	\$288,417	\$85,002	\$93,581	\$44,530	\$189,688
Profit on investments	77,872	506,516	2,703,580	113,707	377,667	55,372	30,823	98,856
Total investment income earned	124,741	641,421	3,507,454	402,124	462,669	148,953	75,353	288,544
Loss on investments	3,274	152,659	198,314	173,747	21,988	85,457	6,513	965
Expenses incurred	6,781	7,311	102,708	12,166	7,550	13,636	2,265	56,195
Total losses and expenses	10,055	159,970	301,022	185,913	29,538	99,093	8,778	57,160
INVESTMENT GAIN OR LOSS	114,686	481,451	3,206,432	216,211	433,131	49,860	66,575	231,384
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$18,000	-	\$630,000	-	-	-	-	\$150,000
Policyholders' dividends declared	-	\$1,262,199	-	\$3,058,362	-	-	-	-
Receipts from home office	-	-	-	-	\$3,469	\$319,462	-	-
Remittances to home office	-	-	-	-	52,336	461,397	\$43,180	-
Special reserves	-14,679	-	-	483,006	-	-	-	-
Other gain or loss	-135	-	-31,45	-1,842	-3,850	-27,634	1,748	1,503
MISCELLANEOUS GAIN OR LOSS	-32,814	-1,262,199	-661,452	-2,577,198	-52,717	-169,669	-41,441	-148,497
GAIN OR LOSS IN SURPLUS	82,805	384,095	3,031,301	539,555	503,325	-32,503	105,996	256,320
<i>Percentages</i>								
Losses incurred to premiums earned	32.44	7.03	40.32	5.36	33.32	48.62	34.00	33.50
Underwriting expenses incurred to premiums earned	65.92	18.93	50.29	9.94	50.31	33.36	54.59	56.53
Investment expenses incurred to interest and rents earned	14.47	5.41	12.78	4.23	8.88	14.57	5.09	29.63
Losses, expenses and dividends to income earned	46.00	81.52	64.07	98.47	55.05	78.03	70.34	88.04

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Caledonian (U. S. Branch)	Caledonian- American	California	Cambridge Mutual	Camden	Capital (Calif.)	Capital (N. H.)	Carolina
<i>From Underwriting</i>								
Premiums earned	\$1,615,320	\$247,478	\$1,411,258	\$284,735	\$4,901,789	\$112,360	—	\$491,502
Profit and loss	-11,493	2,642	6,597	414	-6,661	-617	\$2,000	2,144
Total underwriting income earned	1,603,827	250,120	1,417,855	285,149	4,895,128	111,743	2,000	493,646
Losses incurred	564,485	83,117	473,187	98,301	1,983,189	33,295	—	166,739
Expenses incurred	931,195	173,961	803,838	115,096	2,595,612	63,575	18,019	199,371
Total losses and expenses	1,485,680	257,078	1,277,025	213,397	4,578,801	96,870	18,019	366,110
UNDERWRITING GAIN OR LOSS	118,147	-6,958	140,830	71,752	316,327	14,873	-16,019	97,536
<i>From Investments</i>								
Interest and rents earned	\$122,105	\$54,662	\$244,456	\$20,743	\$501,591	\$51,139	\$19,698	\$69,165
Profit on investments	26,228	154,160	135,250	77,884	819,228	19,892	39,806	157,668
Total investment income earned	148,333	208,822	379,706	98,627	1,320,819	71,031	59,504	226,833
Loss on investments	1,921	139,770	50,093	57,012	602,470	8,714	8,109	40,589
Expenses incurred	14,620	8,145	58,587	1,036	118,144	8,512	750	7,092
Total losses and expenses	16,541	147,915	108,680	58,048	720,614	17,226	8,859	47,681
INVESTMENT GAIN OR LOSS	131,792	60,907	271,026	40,579	600,205	53,805	50,645	179,152
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$20,000	\$150,000	—	\$400,000	—	—	\$60,000
Policyholders' dividends declared	—	—	—	\$53,193	—	—	—	—
Receipts from home office	\$2,250	—	—	—	—	—	—	—
Remittances to home office	157,420	—	—	—	—	—	—	—
Special reserves	57,904	—	—	—	45,723	—	—	—
Other gain or loss	-4,870	-15,518	14,629	-5,921	20,397	\$574	\$897	100,000
MISCELLANEOUS GAIN OR LOSS	-102,136	-35,618	-135,371	-59,114	-333,880	574	897	40,000
GAIN OR LOSS IN SURPLUS	147,803	18,431	276,485	53,217	582,652	69,252	35,523	316,688
<i>Percentages</i>								
Losses incurred to premiums earned	34.33	33.59	33.53	34.52	40.46	29.63	—	36.13
Underwriting expenses incurred to premiums earned	37.65	70.29	56.96	40.42	52.95	56.59	—	43.20
Investment expenses incurred to interest and rents earned	11.97	14.90	23.97	4.99	23.55	16.65	3.80	10.25
Losses, expenses and dividends to income earned	85.73	92.60	85.43	84.59	91.69	62.42	43.70	68.62

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Central (Md.)	Central Manufacturers Mutual	Central Union	Century (U. S. Branch)	Church Properties	Citizens (N. J.)	Citizens' Mutual	City of New York
<i>From Underwriting</i>								
Premiums earned	\$959,327	\$2,788,531	\$87,865	\$1,616,787	\$57,242	\$374,873	\$107,074	\$2,169,553
Profit and loss	4,826	32,590	3,153	-3,821	-	6,182	-101	2,157,378
Total underwriting income earned	964,153	2,821,121	101,018	1,612,966	57,242	381,055	106,973	2,119,775
Losses incurred	394,182	855,288	30,042	703,636	18,286	125,184	33,948	972,802
Expenses incurred	560,059	1,029,380	55,671	889,232	17,243	197,666	44,827	1,184,518
Total losses and expenses	864,241	1,884,668	85,713	1,592,868	35,529	322,850	78,775	2,157,320
UNDERWRITING GAIN OR LOSS	99,912	936,453	15,305	20,098	21,713	58,255	28,198	-46,145
<i>From Investments</i>								
Interest and rents earned								
Profit on investments	\$138,654	\$175,569	\$57,949	\$131,791	\$17,269	\$84,989	\$13,901	\$198,402
Total investment income earned	268,088	62,558	119,373	170,549	7,535	74,830	23,894	840,244
Loss on investments	406,742	238,127	177,322	302,340	24,804	159,819	37,795	1,038,646
Expenses incurred	55,770	86,156	2,225	8,599	28,918	-	4,719	135,911
Total losses and expenses	32,509	17,938	2,856	8,701	1,740	2,490	419	5,442
INVESTMENT GAIN OR LOSS	88,279	104,094	5,081	17,300	30,658	2,490	5,138	141,353
	318,463	134,033	172,241	285,040	-5,864	157,329	32,657	897,293
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$50,000	-	-	-	\$10,000	\$30,000	-	\$150,000
Policyholders' dividends declared	-	\$797,052	-	\$24,444	-	-	\$21,557	-
Receipts from home office	-	-	-	131,961	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	250,000	-	-	10,648	-	4,666	-
Other gain or loss	-286	-6,922	\$-62	-9,276	875	4,871	689	-
MISCELLANEOUS GAIN OR LOSS	-50,286	-53,974	-62	-116,793	-227	-25,129	-17,560	-150,000
GAIN OR LOSS IN SURPLUS	368,089	516,512	187,484	186,343	15,632	190,455	43,295	702,148
<i>Percentages</i>								
Losses incurred to premiums earned	31.70	30.67	30.70	43.52	31.94	33.38	31.70	44.84
Underwriting expenses incurred to premiums earned	58.38	36.92	56.89	55.00	30.13	52.73	41.86	54.60
Investment expenses incurred to interest and rents earned	23.45	10.22	4.93	6.60	10.08	2.93	3.02	2.74
Losses, expenses and dividends to income earned	73.13	91.06	32.62	84.07	92.86	65.69	72.85	77.72

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Columbia (N. J.)	Columbia (Ohio)	Commerce	Commercial Union (U. S. Branch)	Commercial Union (N. Y.)	Commonwealth	Concordia	Connecticut
<i>From Underwriting</i>								
Premiums earned	\$692,632	\$510,030	\$1,073,402	\$5,674,713	\$877,654	\$1,995,445	\$1,134,218	\$4,910,003
Profit and loss	-2,821	-1,861	1,097	31,278	11,497	527	-3,869	-1,936
Total underwriting income earned	689,811	508,169	1,074,499	5,705,991	889,151	1,995,972	1,130,349	4,908,067
Losses incurred	219,363	174,416	408,578	1,938,489	298,315	632,064	386,659	1,601,964
Expenses incurred	382,246	268,403	604,423	2,927,010	517,999	1,132,661	646,730	2,542,258
Total losses and expenses	601,609	442,819	1,013,001	4,865,499	816,314	1,764,725	1,033,389	4,144,222
UNDERWRITING GAIN OR LOSS	88,202	65,350	61,498	850,492	72,837	231,247	96,960	763,845
<i>From Investments</i>								
Interest and rents earned								
Profit on investments	\$128,983	\$106,810	\$130,379	\$434,361	\$109,588	\$263,633	\$163,150	\$713,990
Total investment income earned	3,758	209,109	941,645	100,655	16,022	226,421	426,559	1,525,624
Loss on investments	132,741	315,919	772,024	555,016	123,610	490,054	589,709	1,239,614
Expenses incurred	50,913	10,448	145,142	88,245	9,416	6,838	132,402	48,997
Total losses and expenses	13,476	10,757	16,703	94,253	5,143	53,379	22,822	118,330
Total losses and expenses	64,389	21,205	161,845	182,498	14,559	60,217	135,224	167,327
INVESTMENT GAIN OR LOSS	65,352	294,714	610,179	352,518	111,051	429,937	434,455	1,072,287
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$100,000	\$60,000	\$100,000	-	\$100,000	\$500,000	\$160,000	\$300,000
Policyholders' dividends declared	-	-	-	-	-	-	-	-
Receipts from home office	-	-	-	\$76,711	-	-	-	-
Remittances to home office	-	-	-	801,426	-	-	-	-
Special reserves	-	-9,067	-	3,746	79,773	-	32,981	-
Other gain or loss	-5,488	2,144	-832	-8,067	23,788	-859	14,764	-20,458
MISCELLANEOUS GAIN OR LOSS	-105,488	-66,923	-100,832	-799,036	3,581	-500,859	-112,255	-320,458
GAIN OR LOSS IN SURPLUS	51,066	293,141	570,845	473,974	187,449	160,225	419,190	1,515,674
<i>Percentages</i>								
Losses incurred to premiums earned	31.67	34.20	38.06	33.98	33.99	31.68	34.09	32.63
Underwriting expenses incurred to premiums earned	55.18	52.62	56.31	51.58	59.02	56.76	57.02	51.78
Investment expenses incurred to interest and rents earned	10.45	10.07	12.81	21.69	4.69	20.25	13.99	16.57
Losses, expenses and dividends to income earned	93.12	63.59	69.04	80.72	91.73	93.52	78.41	75.01

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Continental	Cotton and Woolen Manu- facturers' Mutual	County	Dedham Mutual	Detroit Fire and Marine	Dixie	Dorchester Mutual	Dubuque Fire and Marine
<i>From Underwriting</i>								
Premiums earned	\$19,666,532	\$612,871	\$421,546	\$70,202	\$792,410	\$207,078	\$174,427	\$2,126,666
Profit and loss	61,309	994	-1,477	309	-3,636	16,418	276	1,395
Total underwriting income earned	19,727,841	613,865	420,069	70,511	788,774	223,496	174,703	2,128,061
Losses incurred	7,150,329	41,988	192,949	33,485	286,584	72,859	65,976	778,406
Expenses incurred	3,137,780	68,786	204,539	36,378	330,128	119,038	72,610	1,202,056
Total losses and expenses	16,288,109	110,654	337,488	69,863	676,712	191,377	138,186	1,981,362
UNDERWRITING GAIN OR LOSS	3,439,732	503,211	62,581	648	112,062	31,919	36,517	146,699
<i>From Investments</i>								
Interest and rents earned	\$3,309,875	\$74,909	\$107,976	\$11,704	\$212,519	\$55,340	\$20,268	\$183,344
Profit on investments	14,076,501	24,430	186,953	151	142,932	18,987	51,346	361,012
Total investment income earned	17,386,376	99,339	294,929	11,855	355,451	74,327	71,614	544,356
Loss on investments	587,734	37,050	23,789	6,348	54,350	10,648	-	40,055
Expenses incurred	305,188	2,014	11,885	374	117,845	29,027	1,181	38,786
Total losses and expenses	892,922	39,064	35,674	6,722	172,195	39,675	1,181	78,841
INVESTMENT GAIN OR LOSS	16,493,454	60,275	259,255	5,133	183,256	34,652	70,433	465,515
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$2,826,846	-	\$120,000	-	\$70,000	-	-	\$50,000
Policyholders' dividends declared	-	\$537,853	-	\$10,649	-	-	\$46,385	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	8,017	-	4,802	15,068	32,476	\$-7,973	-	-100,000
Other gain or loss	-56,783	6,250	1,500	-	16,500	11,955	-	9,983
MISCELLANEOUS GAIN OR LOSS	-2,875,612	-531,603	-113,698	4,419	-21,024	3,982	-46,385	-140,017
GAIN OR LOSS IN SURPLUS	17,057,574	31,883	208,138	10,200	274,294	70,553	60,565	472,197
<i>Percentages</i>								
Losses incurred to premiums earned	36.36	6.83	36.28	47.69	36.17	35.03	37.59	36.60
Underwriting expenses incurred to premiums earned	46.46	11.23	48.52	51.81	49.23	57.49	41.63	56.57
Investment expenses incurred to interest and rents earned	9.23	2.69	11.01	3.24	55.45	52.45	5.83	21.16
Losses, expenses and dividends to income earned	53.91	96.40	71.77	105.91	80.31	77.65	75.41	78.96

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Eagle (N. Y.)	Eagle, Star Dominions (U. S. Branch)	East and West	Empire State	Employers'	Enterprise Mutual	Equitable Fire and Marine	Eureka- Security
<i>From Underwriting</i>								
Premiums earned	\$406,405	\$2,280,219	\$392,697	\$515,935	\$1,947,395	\$783,533	\$982,000	\$1,225,699
Profit and loss	161	-2,161	-3,189	-1,955	6	-363	7,885	-18,920
Total underwriting income earned	406,566	2,278,058	389,508	513,980	1,947,401	783,170	989,885	1,206,779
Losses incurred	155,300	1,027,359	117,067	173,003	722,241	48,291	320,393	621,379
Expenses incurred	234,770	1,120,965	218,839	247,747	1,019,310	63,071	503,982	801,965
Total losses and expenses	390,070	2,148,324	335,906	422,750	1,741,551	113,362	823,375	1,423,344
UNDERWRITING GAIN OR LOSS	16,496	129,734	53,602	91,230	205,850	669,808	163,510	-216,565
<i>From Investments</i>								
Interest and rents earned								
Profit on investments	\$103,204	\$222,881	\$131,321	\$106,400	\$160,190	\$76,031	\$205,937	\$107,127
Total investment income earned	111,620	701,854	250,888	198,502	190,881	376,242	260,018	14,214
Loss on investments	214,884	924,735	382,209	304,902	351,071	452,273	465,955	121,341
Expenses incurred	83,344	442,155	12,685	29,161	30,623	18,965	26,011	91,888
Total losses and expenses	13,373	15,459	22,267	9,064	6,662	1,841	25,490	1,841
INVESTMENT GAIN OR LOSS	96,717	457,614	34,932	38,225	37,285	23,285	51,501	93,729
	118,167	467,121	347,237	266,677	313,786	428,988	414,454	27,612
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$60,000	-	\$40,000	\$60,000	\$125,000	-	\$100,000	-
Policyholders' dividends declared	-	-	-	-	-	\$733,154	-	-
Receipts from home office	-	\$42,000	-	-	-	-	-	-
Remittances to home office	-	82,063	-	-	-	-	-	-
Special reserves	-	-	23,887	-	-	-	-	-
Other gain or loss	7,984	143,021	1,124	-	10,503	-	-8,308	\$530,885
MISCELLANEOUS GAIN OR LOSS	-52,016	102,958	-14,989	-60,000	-114,497	-733,154	-108,308	530,885
GAIN OR LOSS IN SURPLUS	82,647	699,813	385,870	297,907	405,139	365,642	469,656	341,932
<i>Percentages</i>								
Losses incurred to premiums earned	38.21	45.06	29.81	33.92	37.09	6.16	32.63	50.70
Underwriting expenses incurred to premiums earned	57.77	49.16	55.73	48.01	52.35	8.30	51.53	65.43
Investment expenses incurred to interest and rents earned	12.95	6.94	16.96	8.52	4.16	5.68	12.38	1.72
Losses, expenses and dividends to income earned	87.99	81.36	53.24	63.62	82.83	70.40	67.17	114.23

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Excelsior	Export	Fall River Manufacturers' Mutual	Farmers' (Pa.)	Federal	Federal Mutual	Federal Union	Fidelity and Guaranty
<i>From Underwriting</i>								
Premiums earned	\$210,712	\$100,943	\$992,422	\$651,654	\$3,026,159	\$436,407	\$619,507	\$3,063,615
Profit and loss	810	-1,084	-1,752	-4,069	-7,140	1,109	813	13,676
Total underwriting income earned	211,522	99,859	990,670	647,585	3,019,019	437,516	620,320	3,077,291
Losses incurred	69,854	-37,173	62,152	238,871	1,977,155	154,100	241,505	1,057,402
Expenses incurred	123,235	-31,905	81,636	337,530	1,363,654	196,412	319,275	1,820,084
Total losses and expenses	193,089	-69,078	143,788	396,431	2,342,809	350,512	560,780	2,877,486
UNDERWRITING GAIN OR LOSS	15,433	198,937	846,882	51,154	676,210	87,004	59,540	199,805
<i>From Investments</i>								
Interest and rents earned	\$23,209	\$27,382	\$94,748	\$94,352	\$620,642	\$21,453	\$91,871	\$183,222
Profit on investments	46,135	14,825	140,037	34,540	1,202,417	40,420	44,816	434,933
Total investment income earned	69,344	42,207	234,785	128,892	1,823,059	67,873	136,687	618,155
Loss on investments	5,176	-	83,244	5,130	112,736	2,648	25,488	73,207
Expenses incurred	5,205	806	7,671	7,622	56,296	1,993	10,042	27,556
Total losses and expenses	10,381	806	90,915	12,752	169,032	4,641	35,530	100,763
INVESTMENT GAIN OR LOSS	58,963	41,401	143,870	116,140	1,654,027	63,232	101,157	517,392
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$220,000	\$911,357	-	\$499,997	\$5,000	-	\$100,000
Policyholders' dividends declared	-	-	-	-	-	79,778	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	-	\$19,071	-	-	-	-
Other gain or loss	\$2,135	-17,598	-34,539	466	-	-	\$19,332	-10,650
MISCELLANEOUS GAIN OR LOSS	2,135	-237,598	-911,357	18,605	-534,536	-84,778	-133,232	-14,203
GAIN OR LOSS IN SURPLUS	79,631	2,740	79,395	186,899	1,795,701	65,458	26,777	620,750
<i>Percentages</i>								
Losses incurred to premiums earned	33.15	-	6.26	36.66	32.29	35.31	38.98	34.51
Underwriting expenses incurred to premiums earned	58.49	1.03	8.23	54.87	45.13	45.02	51.54	59.41
Investment expenses incurred to interest and rents earned	22.42	2.94	8.10	8.08	9.07	9.29	10.93	15.04
Losses, expenses and dividends to income earned	72.44	85.68	92.96	78.45	62.20	78.77	78.77	83.30

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Fidelity- Phenix	Fire Association of Philadelphia	Fireman's Fund	Firemen's (D. C.)	Firemen's (N. J.)	Firemen's Mutual	First American	First National
<i>From Underwriting</i>								
Premiums earned	\$15,651,020	\$8,037,149	\$14,552,781	\$157,206	\$11,134,213	\$2,099,630	\$862,539	-
Profit and loss	78,171	32,602	27,488	-943	16,148	-810	-700	-
Total underwriting income earned	15,729,191	8,069,751	14,580,269	156,263	11,150,361	2,098,820	861,839	-
Losses incurred	5,852,932	3,001,137	5,765,816	42,491	3,558,360	130,554	368,555	-
Expenses incurred	7,181,637	4,242,753	7,642,861	109,229	6,357,554	285,124	424,647	-
Total losses and expenses	13,034,569	7,243,890	13,408,677	151,720	9,915,914	415,678	793,202	-
UNDERWRITING GAIN OR LOSS	2,694,622	825,861	1,171,592	4,543	1,234,447	1,683,142	69,637	-
<i>From Investments</i>								
Interest and rents earned	\$2,561,618	\$764,059	\$1,513,978	\$41,824	\$1,086,586	\$208,463	\$153,580	\$16,710
Profit on investments	12,282,048	1,530,155	2,014,792	170,367	730,867	558,627	538,835	1,314
Total investment income earned	14,843,666	2,294,214	3,528,770	112,191	1,817,453	767,090	692,415	18,024
Loss on investments	533,687	292,626	84,892	22,636	139,811	219,805	31,540	482
Expenses incurred	233,576	97,248	257,614	6,134	253,732	30,447	8,340	3,134
Total losses and expenses	787,563	389,874	342,506	28,770	393,543	250,252	39,880	3,616
INVESTMENT GAIN OR LOSS	14,056,103	1,904,340	3,186,264	83,421	1,423,910	516,838	652,535	14,408
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$2,009,561	\$499,834	\$1,200,000	\$16,000	-	-	\$100,000	\$15,000
Policyholders' dividends declared	-	-	-	-	-	\$1,853,673	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-44,985	619,937	-	-	-	-	-	-
Other gain or loss	-8,501	-11,180	-12,911	-256	\$34,592	-2,566	-4,079	-
MISCELLANEOUS GAIN OR LOSS	-2,063,047	108,914	-1,212,911	-16,256	\$34,592	-1,856,239	-104,079	-15,000
GAIN OR LOSS IN SURPLUS	14,687,678	2,839,115	3,144,945	71,708	2,692,879	343,741	617,093	-592
<i>Percentages</i>								
Losses incurred to premiums earned	37.40	37.34	39.62	27.03	31.96	6.22	42.73	-
Underwriting expenses incurred to premiums earned	45.88	52.79	52.52	69.50	57.10	13.58	49.24	-
Investment expenses incurred to interest and rents earned	9.13	12.73	17.02	14.67	23.35	14.61	5.43	18.76
Losses, expenses and dividends to income earned	51.78	78.48	82.56	73.19	79.50	87.92	60.03	103.29

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Fitchburg Mutual	Franklin (Pa.)	Franklin National	Fulton	General Exchange	General (Seattle)	Girard	Glen Cove Mutual
<i>From Underwriting</i>								
Premiums earned	\$474,705	\$5,531,473	\$461,360	—	\$17,333,754	\$4,191,216	\$1,136,591	\$270,415
Profit and loss	—85	96,156	7,059	—\$11,548	—40,460	—11,392	794	591
Total underwriting income earned	474,620	5,627,629	468,419	—11,548	17,293,294	4,179,824	1,137,385	271,006
Losses incurred	132,289	2,188,875	161,066	—	8,521,319	1,566,804	388,215	110,277
Expenses incurred	239,140	2,821,171	238,218	12,537	4,474,540	2,398,647	638,425	132,064
Total losses and expenses	371,429	5,010,046	399,284	12,537	12,995,859	3,965,451	1,026,640	242,341
UNDERWRITING GAIN OR LOSS	103,191	617,583	69,135	—24,085	4,297,435	214,373	110,745	28,665
<i>From Investments</i>								
Interest and rents earned	\$27,136	\$759,579	\$109,214	\$67,415	\$824,308	\$324,736	\$150,321	\$15,295
Profit on investments	84,120	3,194,407	204,742	121,553	3,522,882	558,585	413,970	28,494
Total investments income earned	111,256	3,954,486	403,956	188,968	4,347,190	883,321	564,291	43,789
Loss on investments	65,883	749,981	3,509	17,388	366,986	38,026	133,513	11,234
Expenses incurred	10,702	63,642	4,021	2,073	38,135	21,507	4,822	3,747
Total losses and expenses	76,585	813,623	7,530	19,461	405,121	60,133	138,335	14,981
INVESTMENT GAIN OR LOSS	34,661	3,140,863	396,426	169,507	3,942,069	823,188	425,956	28,808
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$720,000	—	\$65,000	\$10,600,000	\$225,000	\$160,000	\$6,000
Policyholders' dividends declared	\$106,569	—	—	—	—	214,844	—	49,120
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	\$2,257	—	—	5,760	9,504	1,544
Other gain or loss	—1,430	—	—	—	—	1,134,550	—448	1,169
MISCELLANEOUS GAIN OR LOSS	—107,999	—720,000	1,659	—65,000	—10,601,167	700,466	—150,944	—52,407
GAIN OR LOSS IN SURPLUS	29,863	3,038,446	467,220	80,422	—2,361,663	1,738,927	386,757	5,066
<i>Percentages</i>								
Losses incurred to premiums earned	27.86	39.57	34.91	—	49.16	27.38	34.16	40.78
Underwriting expenses incurred to premiums earned	50.37	51.00	51.64	—	25.81	57.23	56.17	48.84
Investment expenses incurred to interest and rents earned	39.66	8.38	3.68	3.08	4.63	6.62	3.21	24.50
Losses, expenses and dividends to income earned	94.66	68.29	46.63	54.67	110.91	88.19	77.86	99.25

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Glens Falls	Globe and Republic	Globe and Rutgers	Grain Dealers National Mutual	Granite State	Great American	Halifax (U. S. Branch)	Hampshire Mutual
<i>From Underwriting</i>								
Premiums earned	\$5,739,611	\$2,530,941	\$376,372	\$1,841,922	\$1,081,065	\$13,294,773	\$583,737	\$75,238
Profit and loss	6,607	6,120	-12,309	-84	-1,020	-1,687	-76,045	-247
Total underwriting income earned	5,746,218	2,537,061	364,063	1,841,838	1,080,045	13,293,086	507,692	74,991
Losses incurred	2,097,520	1,033,042	111,560	513,809	412,195	5,042,577	226,375	22,193
Expenses incurred	3,259,693	1,431,952	542,009	871,772	574,756	7,122,583	254,519	34,147
Total losses and expenses	5,347,213	2,464,994	653,569	1,385,581	986,951	12,165,160	480,894	56,340
UNDERWRITING GAIN OR LOSS	399,005	72,067	-289,506	456,257	93,094	1,127,926	26,798	18,651
<i>From Investments</i>								
Interest and rents earned	\$677,653	\$178,234	\$397,861	\$114,906	\$150,484	\$1,890,697	\$87,815	\$3,259
Profit on investments	2,706,213	1,899,437	23,309,747	15,101	151,625	5,153,225	167,872	2,909
Total investment income earned	3,383,866	2,077,671	23,707,608	130,007	151,009	7,043,922	255,687	6,168
Loss on investments	334,779	681,482	19,990,386	31,159	9,091	538,307	3,182	2,424
Expenses incurred	147,919	37,484	115,276	28,450	19,017	129,609	6,378	137
Total losses and expenses	672,698	718,966	20,111,662	59,609	28,108	687,916	9,560	2,561
INVESTMENT GAIN OR LOSS	2,711,168	1,358,695	3,595,946	70,398	122,901	6,356,006	246,127	3,607
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$800,000	-	\$419,072	-	\$120,000	\$1,630,000	-	-
Policyholders' dividends declared	-	-	-	\$422,987	-	-	-	\$13,469
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	\$60,000	-
Special reserves	13,000	-	248,535	-	-	-	-	-
Other gain or loss	-35,408	\$-8,871	2,601,499	-9,164	5,007	83,587	-60,000	95
MISCELLANEOUS GAIN OR LOSS	-822,408	-8,871	2,430,962	-432,151	-114,993	-1,546,413	-	-13,374
GAIN OR LOSS IN SURPLUS	2,287,765	1,421,891	5,737,402	94,504	101,002	5,937,519	212,925	8,884
<i>Percentages</i>								
Losses incurred to premiums earned	36.37	40.82	29.64	27.90	38.13	37.93	38.78	29.49
Underwriting expenses incurred to premiums earned	56.80	56.58	144.01	47.33	53.16	53.58	43.59	45.38
Investment expenses incurred to interest and rents earned	21.83	21.03	28.97	24.76	12.64	6.86	7.26	4.20
Losses, expenses and dividends to income earned	74.70	69.00	88.01	94.74	92.20	71.21	64.25	89.17

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Hanover	Hardware Dealers' Mutual	Hardware Mutual	Hartford	Hingham Mutual	Holyoke Mutual	Home (N. Y.)	Home Fire and Marine
<i>From Underwriting</i>								
Premiums earned	\$4,515,859	\$3,600,130	\$4,021,230	\$32,536,921	\$236,030	\$636,445	\$39,598,928	\$2,161,329
Profit and loss	-4,814	148	3,389	-18,897	1,507	-1,039	-245,782	-2,575
Total underwriting income earned	4,511,045	3,600,278	4,024,619	32,518,024	237,537	635,356	39,353,146	2,158,754
Losses incurred	1,672,193	1,013,371	1,308,373	12,018,380	84,579	212,289	15,398,597	787,607
Expenses incurred	2,480,910	1,108,729	1,174,665	16,652,516	101,893	20,663,781	1,069,930	1,069,930
Total losses and expenses	4,153,103	2,122,100	2,483,038	28,670,896	186,472	507,459	36,052,378	1,857,537
UNDERWRITING GAIN OR LOSS	357,942	1,478,178	1,541,581	3,847,148	51,065	127,897	3,300,768	301,217
<i>From Investments</i>								
Interest and rents earned	\$624,743	\$184,550	\$249,471	\$2,986,166	\$28,989	\$80,798	\$3,474,794	\$244,816
Profit on investments	2,138,804	47,172	147,372	5,478,116	60,129	21,691,515	21,691,515	334,497
Total investment income earned	2,763,547	231,722	396,843	8,464,282	89,118	149,097	25,166,309	579,313
Loss on investments	190,285	44,207	133,001	407,955	45,796	7,134	9,650,397	17,137
Expenses incurred	19,959	9,442	48,779	366,043	1,806	18,404	365,976	29,155
Total losses and expenses	210,244	53,649	181,780	773,998	47,602	25,538	10,016,373	46,252
INVESTMENT GAIN OR LOSS	2,553,303	178,073	215,063	7,690,284	41,516	123,559	15,149,936	533,061
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$640,000	-	-	\$3,000,000	-	\$7,000	\$5,580,000	\$200,000
Policyholders' dividends declared	-	\$1,232,059	\$1,594,772	-	\$49,047	120,380	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	459,168	-	45,026	-	-	-
Operating expenses	-28,008	-3,808	-10,344	-423,996	-500	-687	6,171,883	2,054
Other gain or loss	-668,008	-1,235,867	-1,145,948	-3,423,996	-4,521	-128,067	591,883	-197,946
MISCELLANEOUS GAIN OR LOSS	2,243,237	420,384	610,896	8,113,436	88,060	120,389	19,042,587	636,332
<i>Percentages</i>								
Losses incurred to premiums earned	37.03	28.15	32.54	36.94	35.83	33.36	38.86	36.44
Underwriting expenses incurred to premiums earned	54.94	30.80	29.21	51.18	43.17	46.38	52.19	49.51
Investment expenses incurred to interest and rents earned	3.20	5.12	19.55	12.26	6.23	22.77	10.53	11.89
Losses, expenses and dividends to income earned	68.78	88.93	96.34	79.17	86.57	84.50	80.05	76.38

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Homeland	Homestead	Hope Mutual	Imperial Assurance	Implement Dealers Mutual	Indemnity Marine (U. S. Branch)	Indiana Lumbermen's Mutual	Industrial Mutual
<i>From Underwriting</i>								
Premiums earned	\$555,732	\$415,149	\$538,406	\$991,348	\$490,472	\$331,926	\$1,290,020	\$306,348
Profit and loss			-562	2,971	5,267	12,708	-	497
Total underwriting income earned	557,628	415,197	537,844	934,319	495,739	344,634	1,290,020	306,845
Losses incurred	184,014	157,428	39,449	295,642	130,604	204,486	408,899	20,817
Expenses incurred	332,315	212,732	83,616	513,296	175,894	133,347	474,414	35,554
Total losses and expenses	516,329	370,160	123,065	808,938	306,498	337,833	883,313	56,371
UNDERWRITING GAIN OR LOSS	41,299	45,037	414,779	125,381	189,241	6,801	406,707	250,474
<i>From Investments</i>								
Interest and rents earned	\$114,215	\$64,353	\$50,930	\$158,976	\$15,333	\$36,080	\$119,516	\$42,480
Profit on investments	135,740	195,593	24,349	50,883	70,754	11,164	8,652	15,401
Total investment income earned	249,955	259,946	75,279	209,859	86,087	37,844	128,168	57,881
Loss on investments	4,736	80	4,688	12,754	9,525	12,374	32,895	21,228
Expenses incurred	9,091	1,954	1,751	21,771	899	1,717	34,686	1,149
Total losses and expenses	14,727	2,034	6,439	34,525	10,424	14,091	77,581	22,377
INVESTMENT GAIN OR LOSS	236,228	257,912	68,840	175,334	75,663	23,753	50,587	35,504
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$50,000	-	\$100,000	-	-	-	-
Policyholders' dividends declared	-	-	\$471,708	-	\$180,471	-	\$331,960	\$268,927
Receipts from home office	-	-	-	-	-	\$890	-	-
Remittances to home office	-	-	-	-	-	37,847	-	-
Special reserves	-	-	-	-	-50,000	-	116,378	3,905
Other gain or loss	\$733	-	-6,043	-	4,736	-7,269	-26,434	51
MISCELLANEOUS GAIN OR LOSS	733	-50,000	-471,708	-106,043	-235,735	-44,226	-242,016	-264,971
GAIN OR LOSS IN SURPLUS	277,260	252,949	11,911	194,672	39,169	-13,672	215,278	21,007
<i>Percentages</i>								
Losses incurred to premiums earned	33.11	37.92	7.33	31.74	26.63	61.61	31.70	6.80
Underwriting expenses incurred to premiums earned	59.80	51.24	15.53	55.12	35.86	40.17	36.78	11.60
Investment expenses incurred to interest and rents earned								
Losses, expenses and dividends to income earned	8.75	3.04	3.44	13.69	5.87	4.68	29.02	2.70
	65.76	62.53	98.06	82.46	85.49	92.01	91.16	95.32

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Insurance Company of North America	Insurance Company of State of Pennsylvania	Inter-Ocean	Iowa Hardware Mutual	Law Union and Rock (U. S. Branch)	Liverpool and London and Globe (U. S. Branch)	London Assurance (U. S. Branch)	London & Lancashire (U. S. Branch)
<i>From Underwriting</i>								
Premiums earned	\$21,944,384	\$1,614,307	\$2,167,351	\$240,421	\$766,364	\$8,385,076	\$3,576,092	\$3,337,604
Profit and loss	13,788	-8,419	20,219	87	1,936	16,735	-1,016	19,396
Total underwriting income earned	21,958,172	1,605,888	2,187,570	240,508	768,300	8,401,811	3,575,076	3,357,000
Losses incurred	7,290,153	807,028	794,999	81,474	232,814	2,909,631	1,274,400	1,182,966
Expenses incurred	12,088,089	1,007,480	1,248,800	87,486	424,542	4,559,808	1,880,388	1,748,432
Total losses and expenses	19,378,242	1,814,508	2,043,799	168,960	657,356	7,469,439	3,154,788	2,931,398
UNDERWRITING GAIN OR LOSS	2,579,930	-208,620	143,771	71,548	110,944	932,372	420,288	425,602
<i>From Investments</i>								
Interest and rents earned	\$3,531,138	\$152,468	\$140,259	\$14,285	\$93,910	\$681,263	\$226,636	\$277,254
Profit on investments	11,851,133	848,434	388,448	164	5,818	694,424	259,472	294,804
Total investment income earned	15,382,271	1,000,902	528,707	14,449	99,728	1,375,687	486,108	572,058
Loss on investments	1,290,505	274,840	927,363	5,176	1,630	173,228	16,349	44,349
Expenses incurred	431,618	24,710	61,909	2,537	11,621	98,403	16,630	33,487
Total losses and expenses	1,722,123	299,550	989,272	7,713	13,551	273,631	208,600	77,836
INVESTMENT GAIN OR LOSS	13,660,148	701,352	239,435	6,736	86,177	1,102,056	277,508	494,222
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$3,600,000	\$70,000	\$125,000	-	-	-	-	-
Policyholders' dividends declared	-	-	-	\$81,002	-	-	-	-
Receipts from home office	-	-	-	-	\$4,451	\$1,062,067	\$208,416	\$4,302
Remittances to home office	-	-	-	-	144,687	2,137,148	696,617	730,418
Special reserves	-	-	-	-	24,389	34,433	-	-22,675
Other gain or loss	-55,702	29,110	-1,720	10,000	153	13,679	51,092	-15,130
MISCELLANEOUS GAIN OR LOSS	-8,655,702	-40,890	-126,720	4,044	-115,694	-1,046,969	-437,109	-763,921
GAIN OR LOSS IN SURPLUS	12,584,376	451,842	256,486	11,326	81,427	987,459	260,687	155,903
<i>Percentages</i>								
Losses incurred to premiums earned	33.22	49.99	36.68	33.89	30.38	24.70	35.64	35.44
Underwriting expenses incurred to premiums earned	55.09	62.41	57.62	36.39	55.39	54.38	52.39	52.39
Investment expenses incurred to interest and rents earned	12.22	16.21	44.14	17.76	12.37	14.44	7.35	12.08
Losses, expenses and dividends to income earned	66.15	83.78	90.49	101.07	77.29	79.19	82.72	76.59

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	London and Provincial (U. S. Branch)	London and Scottish (U. S. Branch)	Lowell Mutual	Lumber Mutual	Lumbermens Mutual	Lumbermens (Pa.)	Lynn Mutual	Manhattan
<i>From Underwriting</i>								
Premiums earned	\$342,070	\$341,430	\$120,823	\$1,177,745	\$1,821,443	\$1,226,956	\$152,920	\$680,471
Profit and loss	2,195	1,404	322	43,342	1,814	1,423	-143	-3,761
Total underwriting income earned	344,265	341,026	121,345	1,221,087	1,823,257	1,228,379	152,777	676,710
Losses incurred	137,036	99,985	33,662	445,048	552,168	491,098	49,977	229,298
Expenses incurred	186,786	191,959	53,703	436,307	757,318	675,951	64,407	387,905
Total losses and expenses	323,822	291,944	87,365	881,355	1,309,486	1,167,049	114,384	617,203
UNDERWRITING GAIN OR LOSS	20,423	49,082	33,980	339,732	513,771	61,330	38,393	59,507
<i>From Investments</i>								
Interest and rents earned	\$38,238	\$58,731	\$7,411	\$161,004	\$83,250	\$184,231	\$16,408	\$107,105
Profit on investments	77,813	12,946	73	189,471	113,339	523,813	5,782	124,032
Total investment income earned	116,051	71,677	7,484	350,535	198,589	708,044	22,190	231,157
Loss on investments	48,433	19,838	4,849	78,707	73,958	121,996	4,055	24,144
Expenses incurred	4,098	2,688	280	15,482	22,212	29,715	1,512	12,789
Total losses and expenses	52,531	22,526	5,129	94,189	96,170	151,711	5,567	36,933
INVESTMENT GAIN OR LOSS	63,520	49,151	2,355	256,346	102,419	556,333	16,623	194,224
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	-	-	-	-	\$140,000	-	\$50,000
Policyholders' dividends declared	-	-	\$24,624	\$352,256	\$473,452	-	\$30,941	-
Receipts from home office	\$18	\$1,262	-	-	-	-	-	-
Remittances to home office	8,797	198,104	-	-	-	-	-	-
Special reserves	-	-	-	-	-	-	-	-
Other gain or loss	35,494	19,880	326	64,464	6,250	-	5,498	-
MISCELLANEOUS GAIN OR LOSS	26,715	-176,962	-24,298	-24,834	24,800	-3,981	9,141	0,141
GAIN OR LOSS IN SURPLUS	110,658	-78,729	12,037	-312,626	-442,402	-143,981	-26,118	-40,859
				283,452	173,788	473,682	28,898	212,872
<i>Percentages</i>								
Losses incurred to premiums earned	40.07	29.28	27.86	37.79	30.31	40.03	32.68	33.70
Underwriting expenses incurred to premiums earned	54.60	56.23	44.45	37.05	41.57	55.09	42.11	57.00
Investment expenses incurred to interest and rents earned	10.72	4.58	3.77	9.61	26.05	16.13	9.21	11.94
Losses, expenses and dividends to income earned	81.76	76.20	90.90	84.48	92.94	75.33	86.24	77.56

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Mansfield Mutual	Manu- facturers' Mutual	Manufac- turers and Merchants Mutual	Marine (U. S. Branch)	Maryland	Massachusetts Fire and Marine	Mechanics	Mechanics Mutual
<i>From Underwriting</i>								
Premiums earned	\$89,981	\$1,305,889	\$161,566	\$1,648,824	\$363,680	\$421,605	\$-491	\$783,583
Profit and loss	-1,329	-605	58	12,647	450	-2,089	3,075	-363
Total underwriting income earned	88,652	1,305,284	161,624	1,661,471	364,130	419,516	2,584	783,170
Losses incurred	22,359	80,485	48,710	418,921	134,326	150,599	-22,893	48,291
Expenses incurred	48,654	126,398	71,142	744,352	180,490	204,931	-3,319	95,169
Total losses and expenses	71,013	206,883	119,852	1,163,273	323,816	355,460	-26,212	143,460
UNDERWRITING GAIN OR LOSS	17,639	1,098,401	41,772	498,198	40,314	64,056	28,796	639,710
<i>From Investments</i>								
Interest and rents earned	\$8,446	\$124,268	\$27,627	\$137,104	\$90,728	\$115,555	\$64,395	\$87,967
Profit on investments	3,492	592,438	97,378	70,957	378,903	230,848	32,837	407,874
Total investment income earned	11,938	716,706	125,005	208,061	469,631	346,403	97,232	495,841
Loss on investments	414	36,857	26,851	2,916	15,817	21,545	312	21,519
Expenses incurred	576	7,714	1,272	6,358	4,056	9,933	28,460	5,558
Total losses and expenses	990	44,571	28,123	9,274	19,873	31,478	28,772	27,077
INVESTMENT GAIN OR LOSS	10,948	672,135	96,882	198,787	449,758	314,925	68,460	468,764
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	-	\$5,684	-	-	\$120,000	\$96,000	-
Policyholders' dividends declared	\$15,709	\$1,221,923	43,544	-	-	-	-	\$733,154
Receipts from home office	-	-	-	\$68,844	-	-	-	-
Remittances to home office	-	-	-	723,203	-	-	-	-
Special reserves	-	-	-	-	-	79,136	-	-
Other gain or loss	-	-	-11,638	-364	\$-211	1,500	8,397	-
MISCELLANEOUS GAIN OR LOSS	-15,709	-1,221,923	-60,868	-654,793	-211	-39,364	-87,603	-733,154
GAIN OR LOSS IN SURPLUS	12,878	348,613	77,788	42,262	489,861	339,617	9,653	375,320
<i>Percentages</i>								
Losses incurred to premiums earned	24.85	6.16	30.15	25.41	36.94	35.70	-	6.16
Underwriting expenses incurred to premiums earned	54.06	9.68	44.03	45.14	52.10	48.61	-	12.15
Investment expenses incurred to interest and rents earned	6.82	6.21	4.60	4.64	4.47	8.60	44.20	6.32
Losses, expenses and dividends to income earned	87.19	72.87	68.80	62.76	41.22	66.19	98.74	70.66

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Mechanics and Traders (Conn.)	Mercantile	Mercantile Mutual	Merchants and Farmers Mutual	Merchants and Manufacturers (N. J.)	Merchants and Manufacturers' Mutual	Merchants Fire (N. Y.)	Merchants (R. I.)
<i>From Underwriting</i>								
Premiums earned	\$1,001,385	\$1,988,651	\$664,933	\$185,663	\$1,284,831	\$131,957	\$3,744,589	\$1,003,826
Profit and loss	8,857	147	-256	-213	1,405	-863	1,621	8,415
Total underwriting income earned	1,010,242	1,988,798	664,677	185,450	1,286,236	131,094	3,746,210	1,012,241
Losses incurred	349,741	650,692	41,501	42,757	522,316	39,475	1,170,434	380,149
Expenses incurred	521,836	1,124,416	71,375	70,862	728,765	65,690	1,915,877	635,736
Total losses and expenses	871,577	1,775,108	112,876	113,619	1,251,081	105,165	3,086,311	1,015,885
UNDERWRITING GAIN OR LOSS	138,665	213,650	551,801	71,831	35,155	25,929	659,899	-3,644
<i>From Investments</i>								
Interest and rents earned	\$177,210	\$234,409	\$44,324	\$16,669	\$113,888	\$9,868	\$554,734	\$88,443
Profit on investments	348,182	94,005	129,326	9,684	1,807,223	13,331	2,292,905	360,615
Total investment income earned	525,392	328,414	173,650	26,353	1,921,111	23,199	2,847,639	449,058
Loss on investments	22,945	10,441	62,016	6,200	1,204,522	6,610	159,477	119,404
Expenses incurred	7,325	30,814	1,452	821	8,627	1,134	88,077	6,218
Total losses and expenses	30,270	41,255	63,468	7,021	1,213,149	7,744	247,554	125,622
INVESTMENT GAIN OR LOSS	495,122	287,159	110,182	19,332	707,962	15,455	2,600,085	323,436
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$400,000	-	-	-	-	\$520,000	-
Policyholders' dividends declared	-	-	\$585,370	\$54,355	-	\$9,143	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	13,825	-	-	-	-	-
Other gain or loss	\$-2,360	-16,620	-519	-832	\$-33,047	-1,052	309	\$-5,901
MISCELLANEOUS GAIN OR LOSS	-2,360	-416,620	-572,064	-55,187	-33,047	-10,195	-519,691	-5,901
GAIN OR LOSS IN SURPLUS	631,427	84,229	89,919	35,976	710,070	31,189	2,740,293	313,891
<i>Percentages</i>								
Losses incurred to premiums earned	34.93	32.72	6.24	23.03	40.65	29.92	31.26	37.87
Underwriting expenses incurred to premiums earned	52.11	56.55	10.73	38.17	56.72	49.78	51.16	63.33
Investment expenses incurred to interest and rents earned	4.13	13.15	3.28	4.91	7.58	11.49	15.88	7.03
Losses, expenses and dividends to income earned	58.73	95.65	90.86	82.62	76.83	79.10	58.45	78.12

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Merchants Mutual	Mercury	Merrimack Mutual	Michigan Fire and Marine	Michigan Mutual Millers	Middlesex Mutual	Millers Mutual (Ill.)	Millers Mutual (Pa.)
<i>From Underwriting</i>								
Premiums earned	\$821,220	\$1,676,272	\$753,534	\$1,322,339	\$2,126,171	\$581,004	\$1,441,983	\$607,988
Profit and loss	-304	2,991	-380	3,364	-2,198	-606	3,329	-3,809
Total underwriting income earned	820,916	1,679,263	753,154	1,325,703	2,123,973	580,398	1,445,312	604,179
Losses incurred	56,428	616,134	228,630	473,069	652,282	186,759	431,397	145,084
Expenses incurred	98,566	813,844	337,717	688,889	836,615	257,043	578,423	229,101
Total losses and expenses	154,994	1,429,978	566,347	1,160,958	1,488,897	443,802	1,009,820	374,185
UNDERWRITING GAIN OR LOSS	665,922	249,285	186,807	164,745	635,076	136,596	435,492	229,994
<i>From Investments</i>								
Interest and rents earned	\$73,041	\$223,174	\$47,485	\$146,249	\$279,609	\$77,702	\$89,985	\$57,847
Profit on investments	269,384	97,857	166,129	232,863	184,190	60,102	10,882	25,455
Total investment income earned	342,625	321,031	213,614	379,112	463,799	143,804	100,867	83,302
Loss on investments	80,224	36,623	127,424	40,144	212,811	22,547	13,093	15,554
Expenses incurred	3,892	6,559	11,753	19,648	89,463	9,649	10,689	3,559
Total losses and expenses	84,116	43,182	139,177	65,792	302,274	32,196	23,782	19,113
INVESTMENT GAIN OR LOSS	258,509	277,849	74,437	313,320	161,525	111,608	77,085	64,189
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$180,000	\$7,000	\$90,000	-	-	-	-
Policyholders' dividends declared	\$719,203	-	144,413	-	\$573,976	\$116,157	\$442,736	\$217,318
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	5,000	-	-53,000	-500,000	12,910	-	-
Other gain or loss	-	-4,481	1,407	3,029	5,412	-1,171	-	-935
MISCELLANEOUS GAIN OR LOSS	-719,203	-179,481	-150,006	-139,971	-1,068,564	-104,418	-444,048	-218,253
GAIN OR LOSS IN SURPLUS	205,228	347,653	111,238	338,094	-271,963	143,786	68,529	75,930
<i>Percentages</i>								
Losses incurred to premiums earned	6.87	36.76	30.34	35.70	30.68	32.14	29.92	23.86
Underwriting expenses incurred to premiums earned	12.00	48.55	44.81	52.10	39.35	44.23	40.12	37.68
Investment expenses incurred to interest and rents earned	5.33	2.94	24.75	13.43	32.00	12.43	11.88	6.15
Losses, expenses and dividends to income earned	82.36	82.65	88.64	77.24	91.40	81.77	95.48	88.82

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Millers Mutual (Texas)	Millers National	Mill Owners Mutual (Ill.)	Mill Owners Mutual (Ia.)	Milwaukee Mechanics'	Minneapolis Fire and Marine	Minnesota Implement Mutual	Monarch
<i>From Underwriting</i>								
Premiums earned	\$987,310	\$2,844,971	\$379,276	\$1,629,100	\$3,212,495	-	\$4,008,210	\$1,222,286
Profit and loss	-3,646	3,976	678	-5,678	7,615	-	-443	-79,280
Total underwriting income earned	883,664	2,848,947	379,954	1,623,422	3,220,110	-	4,007,767	1,143,006
Losses incurred	292,911	925,874	22,690	537,660	1,079,604	-	1,300,728	633,250
Expenses incurred	312,919	1,399,847	62,181	679,640	1,868,559	-	1,172,721	643,854
Total losses and expenses	605,830	2,325,721	84,871	1,217,300	2,948,163	-	2,473,449	1,277,104
UNDERWRITING GAIN OR LOSS	277,834	523,226	295,083	406,122	271,947	-	1,534,318	-134,098
<i>From Investments</i>								
Interest and rents earned	\$59,067	\$190,044	\$38,056	\$41,937	\$313,246	\$49,422	\$177,368	\$129,384
Profit on investments	14,659	33,988	80,157	21,343	609,272	64,275	43,928	193,146
Total investment income earned	73,726	224,032	118,213	63,280	922,518	113,697	221,296	322,530
Loss on investments	3,302	233,353	22,415	31,199	194,001	1,135	48,746	70,324
Expenses incurred	10,526	21,911	2,950	31,946	54,006	3,543	45,021	35,121
Total losses and expenses	13,828	255,264	25,365	63,145	248,007	4,678	93,767	105,445
INVESTMENT GAIN OR LOSS	59,898	-31,232	92,848	135	674,511	109,019	127,529	217,085
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	-	-	-	\$320,000	\$20,000	\$1,562,346	-
Policyholders' dividends declared	\$245,660	\$419,951	\$320,210	\$406,305	-	-	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	473,641	-	27,316	15,404	-	-65,015	\$63,417
Other gain or loss	-18,625	1,821	-	663	-	800,000	-73,511	7,437
MISCELLANEOUS GAIN OR LOSS	-264,285	51,869	-320,210	-378,325	-304,596	780,000	-1,700,872	70,834
GAIN OR LOSS IN SURPLUS	73,447	543,863	67,721	27,932	641,862	889,019	-39,025	153,841
<i>Percentages</i>								
Losses incurred to premiums earned	33.01	32.54	5.98	33.00	33.61	-	32.45	51.81
Underwriting expenses incurred to premiums earned	35.26	49.20	16.39	41.72	58.17	-	29.26	52.67
Investment expenses incurred to interest and rents earned	17.82	11.53	7.75	76.18	17.24	7.17	25.38	27.14
Losses, expenses and dividends to income earned	90.38	97.66	86.40	100.00	84.88	21.70	97.65	94.33

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Mutual Assurance (Mass.)	Mutual Fire (Me.)	Mutual Protection	National- Ben Franklin	National (Conn.)	National Liberty	National Mutual (Ohio)	National Reserve
<i>From Underwriting</i>								
Premiums earned	\$24,448	\$224,689	—	\$1,134,546	\$13,479,981	\$5,340,422	\$185,915	\$920,697
Profit and loss	—5	-2,319	—	-5,338	64,482	54,058	1,896	-15,681
Total underwriting income earned	24,443	222,370	93	1,129,208	13,544,463	5,394,480	187,811	905,016
Losses incurred	2,971	95,017	-718	386,480	4,708,045	1,813,816	60,679	315,237
Expenses incurred	14,474	115,555	653	636,765	7,157,343	2,597,549	84,715	539,827
Total losses and expenses	17,445	210,552	-65	1,023,245	11,865,388	4,411,365	145,394	855,124
UNDERWRITING GAIN OR LOSS	6,998	11,818	158	105,963	1,679,075	983,115	42,117	49,892
<i>From Investments</i>								
Interest and rents earned	\$17,565	\$16,558	\$358	\$135,748	\$1,406,594	\$611,823	\$7,702	\$82,390
Profit on investments	2,617	2,900	—	208,385	3,871,057	5,304,481	14,401	186,614
Total investment income earned	20,182	19,458	358	344,133	5,277,651	5,916,304	22,103	269,004
Loss on investments	100	194	4,000	6,285	228,702	2,281,142	255	20,797
Expenses incurred	542	4,215	-86	29,633	96,812	40,566	1,936	25,270
Total losses and expenses	642	4,409	3,914	35,918	325,514	2,321,708	2,191	46,067
INVESTMENT GAIN OR LOSS	19,540	15,049	-3,556	308,215	4,952,137	3,594,596	19,912	222,937
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	—	\$160,000	\$1,000,000	\$600,000	—	—
Policyholders' dividends declared	\$24,207	\$41,699	\$3,964	—	—	—	\$33,240	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	—	-821	65	9,393	-27,086	47	-2,814	\$-50,000
MISCELLANEOUS GAIN OR LOSS	-24,207	-42,590	-3,899	-150,607	-1,027,086	-599,953	-36,054	-1,714
GAIN OR LOSS IN SURPLUS	2,331	-15,633	-7,297	263,571	5,604,126	3,977,758	25,375	221,115
<i>Percentages</i>								
Losses incurred to premiums earned	12.15	42.28	—	34.06	34.93	33.96	32.66	34.25
Underwriting expenses incurred to premiums earned	59.20	51.42	—	56.12	53.09	48.64	45.58	58.63
Investment expenses incurred to interest and rents earned	3.08	25.46	—	21.83	6.88	6.63	25.13	30.67
Losses, expenses and dividends to income earned	94.78	106.13	1,732.34	82.75	70.08	64.83	86.27	76.76

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	National Retailers Mutual	National Security	National Union	Netherlands (U. S. Branch)	Newark	Newburyport Mutual	New Brunswick	New England
<i>From Underwriting</i>								
Premiums earned	\$1,216,588	\$433,085	\$6,100,360	\$362,480	\$2,924,018	\$2,565	\$966,588	\$329,127
Profit and loss	2,932	4,551	5,324	1,801	12,257	—	-99,772	841
Total underwriting income earned	1,219,520	437,636	6,105,684	364,281	2,936,275	3,565	866,816	329,968
Losses incurred	327,612	145,216	2,531,175	122,864	1,022,761	265	322,151	116,169
Expenses incurred	488,801	247,595	3,354,810	244,397	1,577,849	1,765	476,587	169,717
Total losses and expenses	816,413	392,811	5,885,985	367,261	2,600,610	2,030	798,738	285,886
UNDERWRITING GAIN OR LOSS	403,107	44,825	219,699	-2,980	335,665	1,535	68,078	44,082
<i>From Investments</i>								
Interest and rents earned	\$38,027	\$97,893	\$566,723	\$60,773	\$350,177	\$2,502	\$181,869	\$55,293
Profit on investments	2,002	105,536	558,737	17,071	314,273	6,033	672,235	101,004
Total investment income earned	40,029	203,429	1,125,460	77,844	664,450	8,535	854,104	156,297
Loss on investments	20,231	57,379	1,637,711	1,682	182,773	—	224,109	15,820
Expenses incurred	3,687	19,025	84,700	6,733	52,564	56	22,456	16,394
Total losses and expenses	23,918	76,404	248,471	8,415	235,337	56	246,565	32,314
INVESTMENT GAIN OR LOSS	16,111	127,025	876,989	69,429	429,113	8,479	607,539	124,083
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$50,000	\$137,500	—	\$300,000	—	\$130,000	\$20,000
Policyholders' dividends declared	\$296,329	—	—	—	—	\$3,585	—	—
Receipts from home office	—	—	—	\$167,597	—	—	—	—
Remittances to home office	—	—	—	147,971	—	—	—	—
Special reserves	—	—	-58,066	40,519	—	—	210,000	-12,226
Other gain or loss	-12,166	20,006	-31,905	2,434	27,975	—	—	—
MISCELLANEOUS GAIN OR LOSS	-308,495	-29,994	-227,471	62,579	-272,025	-3,585	80,000	-32,226
GAIN OR LOSS IN SURPLUS	110,723	141,866	869,217	139,038	492,753	6,429	755,617	135,939
<i>Percentages</i>								
Losses incurred to premiums earned	26.92	33.53	41.49	33.90	34.98	7.43	33.33	35.29
Underwriting expenses incurred to premiums earned	40.18	57.17	54.99	67.42	53.96	49.52	49.31	51.57
Investment expenses incurred to interest and rents earned	9.70	19.43	14.95	11.08	15.01	2.22	12.35	29.65
Losses, expenses and dividends to income earned	90.24	80.99	86.74	84.97	87.09	46.86	68.29	69.53

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	New Hampshire	New Jersey	New York Fire	New York Underwriters	Niagara	Norfolk Mutual	North British and Mercantile (U. S. Branch)	North China (U. S. Branch)
<i>From Underwriting</i>								
Premiums earned	\$3,929,652	\$1,681,079	\$1,370,696	\$1,051,588	\$5,144,545	\$209,626	\$6,817,045	\$87,270
Profit and loss	19,336	7,385	2,016	25,324	12,778	-303	-121	-121
Total underwriting income earned	3,948,988	1,688,464	1,372,712	1,076,912	5,157,323	209,323	6,844,525	67,149
Losses incurred	1,446,760	681,253	761,983	381,248	1,692,072	79,987	2,163,432	34,262
Expenses incurred	2,118,178	963,315	1,058,482	597,503	2,365,905	87,960	3,767,230	32,659
Total losses and expenses	3,564,928	1,594,568	1,820,465	978,751	4,257,977	167,947	5,930,652	60,921
UNDERWRITING GAIN OR LOSS	384,060	33,896	52,247	98,161	899,346	41,376	913,873	228
<i>From Investments</i>								
Interest and rents earned	\$619,436	\$101,078	\$228,754	\$256,824	\$807,222	\$58,795	\$530,283	\$37,737
Profit on investments	319,390	413,272	1,743,353	308,668	3,134,157	6,265	153,216	376
Total investment income earned	938,826	514,350	1,972,107	565,492	3,941,379	65,060	683,499	38,113
Loss on investments	176,403	35,631	585,849	72,366	406,802	6,035	10,944	20,865
Expenses incurred	49,260	4,161	25,401	8,092	52,737	3,789	45,340	2,951
Total losses and expenses	225,663	39,792	611,250	80,458	459,559	9,824	56,284	23,816
INVESTMENT GAIN OR LOSS	713,163	474,558	1,360,857	485,034	3,481,820	55,236	627,215	14,297
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$480,000	\$80,000	\$120,000	\$100,000	\$800,000	\$43,404	-	-
Policyholders' dividends declared	-	-	-	-	-	-	\$838	-
Receipts from home office	-	-	-	-	-	-	1,945,924	34,925
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	-	-	-	-	-	-
Other gain or loss	39,454	-1,146	-4,613	371	98,348	42,663	-3,233	1,025
MISCELLANEOUS GAIN OR LOSS	-440,546	-81,146	-124,613	-99,629	-708,721	-741	-1,942,801	-32,062
GAIN OR LOSS IN SURPLUS	656,677	437,308	1,288,491	483,566	3,672,445	95,871	-401,713	-13,537
<i>Percentages</i>								
Losses incurred to premiums earned	36.82	37.55	40.73	36.25	32.89	38.15	31.74	50.93
Underwriting expenses incurred to premiums earned	53.90	57.31	56.58	56.82	49.88	41.95	55.26	48.55
Investment expenses incurred to interest and rents earned	7.95	4.12	11.10	3.15	6.54	6.44	8.55	7.82
Losses, expenses and dividends to income earned	87.37	77.83	66.37	70.58	60.64	80.61	79.53	86.20

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Northern (N. Y.)	Northern Assurance (U. S. Branch)	North River	Northwestern Fire and Marine	Northwestern Mutual	Northwestern National	Norwich Union (U. S. Branch)	Occidental
<i>From Underwriting</i>								
Premiums earned	\$3,974,464	\$3,557,933	\$5,841,710	\$589,201	\$4,699,059	\$4,076,831	\$2,705,716	\$891,635
Profit and loss	-73,872	55,555	-15,938	10,247	-27,031	16,049	6,141	-2,439
Total underwriting income earned	3,900,592	3,613,488	5,825,752	599,448	4,672,028	4,092,880	2,711,857	819,196
Losses incurred	1,299,980	1,197,595	2,230,335	219,243	1,492,570	1,219,634	895,638	314,773
Expenses incurred	2,277,917	2,065,543	2,897,093	303,554	2,116,347	2,564,271	1,450,519	397,323
Total losses and expenses	3,577,897	3,263,138	5,127,428	522,797	3,608,917	3,783,905	2,346,157	712,096
UNDERWRITING GAIN OR LOSS	322,695	350,350	698,324	76,651	1,063,111	308,975	365,700	107,100
<i>From Investments</i>								
Interest and rents earned	\$346,077	\$329,354	\$806,774	\$102,688	\$186,823	\$649,404	\$230,639	\$162,017
Profit on investments	953,274	450,475	3,334,980	76,402	42,035	65,792	27,437	277,705
Total investment income earned	1,299,351	779,829	4,141,754	179,090	228,858	715,196	258,076	439,722
Loss on investments	58,478	47,900	587,371	18,773	42,376	90,407	104,169	2,410
Expenses incurred	11,156	53,950	97,860	19,730	17,243	138,156	27,723	19,097
Total losses and expenses	69,634	101,850	685,231	38,503	59,619	228,563	131,892	21,507
INVESTMENT GAIN OR LOSS	1,229,717	677,979	3,456,523	140,587	169,239	486,633	126,184	418,215
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$320,000	-	\$680,000	\$100,000	-	\$460,000	-	\$120,000
Policyholders' dividends declared	-	-	-	-	\$913,322	-	-	-
Receipts from home office	-	\$4,796	-	-	-	-	\$85,931	-
Remittances to home office	-	786,778	-	-	-	-	268,647	-
Special reserves	-	-	-	-	-100,000	-	-	-
Other gain or loss	1,982	133,756	-29,944	-312	-36,587	4,409	540	-727
MISCELLANEOUS GAIN OR LOSS	-318,018	-648,226	-709,944	-100,312	-1,049,909	-455,591	-182,176	-130,727
GAIN OR LOSS IN SURPLUS	1,234,394	380,103	3,444,903	116,926	182,441	340,017	309,708	404,588
<i>Percentages</i>								
Losses incurred to premiums earned	32.71	33.66	38.18	37.21	31.76	29.92	33.10	38.31
Underwriting expenses incurred to premiums earned	57.31	58.06	49.59	51.52	45.03	62.90	53.61	48.35
Investment expenses incurred to interest and rents earned	3.22	16.38	12.13	19.21	9.23	21.27	12.02	11.79
Losses, expenses and dividends to income earned	76.20	76.59	65.14	84.94	93.49	93.02	83.44	67.80

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Ohio Farmers	Ohio Hardware Mutual	Ohio Mutual	Old Colony	Orient	Pacific Fire	Pacific National (U. S. Branch)	Palatine
<i>From Underwriting</i>								
Premiums earned	\$2,286,436	\$393,774	\$80,257	\$1,553,533	\$1,696,221	\$3,234,840	\$1,038,718	\$8970,437
Profit and loss	-17,130	276	-94	-4,042	-1,259	14,885	7,098	2,906
Total underwriting income earned	2,269,306	394,050	80,163	1,549,491	1,694,962	3,249,725	1,045,816	973,343
Losses incurred	735,112	133,826	18,007	590,514	497,586	1,214,611	394,658	323,459
Expenses incurred	1,147,805	124,656	41,645	751,665	924,691	1,690,490	824,141	473,325
Total losses and expenses	1,882,917	258,482	59,652	1,343,179	1,422,277	2,914,110	1,218,799	798,784
UNDERWRITING GAIN OR LOSS	386,389	135,568	20,511	207,312	272,685	336,615	-172,983	174,559
<i>From Investments</i>								
Interest and rents earned	\$113,221	\$12,412	\$17,114	\$354,014	\$223,541	\$214,867	\$172,417	\$121,482
Profit on investments	219,223	714	3,304	846,693	444,551	877,354	318,611	38,807
Total investment income earned	332,444	13,126	20,418	1,200,707	668,092	1,092,221	491,028	160,289
Loss on investments	226,522	-	3,300	31,404	40,088	64,860	30,060	41,900
Expenses incurred	65,231	728	1,266	10,276	63,656	8,916	6,005	5,800
Total losses and expenses	291,753	728	4,566	41,680	103,744	73,776	36,065	47,700
INVESTMENT GAIN OR LOSS	40,691	12,398	15,852	1,159,027	564,348	1,018,445	454,963	112,589
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	-	-	\$220,000	\$375,000	\$160,000	\$50,000	-
Policyholders' dividends declared	-	\$132,236	\$20,587	-	-	-	-	\$14,970
Receipts from home office	-	-	-	-	-	-	-	161,655
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	-	-	22,882	-	-44,085	-
Other gain or loss	\$1,001	-5,215	29	-1,320	-1,570	-3,529	-143,681	19,404
MISCELLANEOUS GAIN OR LOSS	1,001	-137,451	-20,558	-221,320	-353,688	-163,529	-237,766	-127,981
GAIN OR LOSS IN SURPLUS	428,081	10,815	15,805	1,145,019	483,345	1,190,531	44,214	159,867
<i>Percentages</i>								
Losses incurred to premiums earned	32.15	33.98	22.44	38.01	29.33	37.55	37.99	33.33
Underwriting expenses incurred to premiums earned	50.20	31.66	51.89	48.38	54.52	52.53	79.34	49.20
Investment expenses incurred to interest and rents earned	57.61	5.87	7.40	2.90	28.43	4.15	3.48	4.77
Losses, expenses and dividends to income earned	83.58	96.14	84.32	58.32	80.45	72.50	84.91	74.97

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Paper Mill Mutual	Patriotic	Pawtucket Mutual	Pearl (U. S. Branch)	Pennsylvania Mutual	Pennsylvania Lumbermens Mutual	Pennsylvania Millers Mutual	Phenix Mutual
<i>From Underwriting</i>								
Premiums earned	\$304,751	\$548,741	\$752,621	\$5,869,103	\$4,587,069	\$1,483,994	\$806,354	\$128,330
Profit and loss	-57	2,145	3,278	-312,192	22,029	1,408	-	301
Total underwriting income earned	304,694	550,886	755,899	5,556,911	4,609,098	1,485,402	806,354	128,631
Losses incurred	18,729	208,236	239,531	2,675,196	1,446,502	513,131	181,622	40,554
Expenses incurred	33,296	290,652	326,058	4,053,902	2,579,093	587,792	248,438	53,920
Total losses and expenses	52,025	498,888	565,589	6,729,098	4,025,595	1,100,923	429,960	94,474
UNDERWRITING GAIN OR LOSS	252,669	51,998	190,310	-1,172,187	583,503	384,479	376,394	34,157
<i>From Investments</i>								
Interest and rents earned	\$28,607	\$66,177	\$74,767	\$435,228	\$547,170	\$107,703	\$114,801	\$11,822
Profit on investments	16,279	18,803	86,640	378,037	305,161	70,429	66,286	38,111
Total investment income earned	44,886	84,980	161,407	813,265	852,331	178,132	181,087	49,933
Loss on investments	14,047	39,762	1,700	16,651	49,990	80,497	65,662	6,107
Expenses incurred	787	12,477	7,175	21,923	79,442	19,442	4,295	643
Total losses and expenses	14,834	52,239	8,875	38,574	129,432	99,939	69,957	6,750
INVESTMENT GAIN OR LOSS	30,052	32,741	162,532	774,691	722,899	78,193	111,130	43,183
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$50,000	-	-	\$1,100,000	-	-	\$570
Policyholders' dividends declared	\$278,490	-	\$177,906	\$2,546,917	-	\$240,200	\$308,158	33,874
Receipts from home office	-	-	-	340,339	-	-	-	-
Remittances to home office	-	-	655	-	-	43,321	-	-
Special reserves	5,226	7,283	-234	-1,106,240	-3,549	-68,723	38	-11,426
Other gain or loss	-273,264	-42,717	-177,505	1,100,338	-1,103,549	-265,602	-308,120	-45,870
MISCELLANEOUS GAIN OR LOSS	9,457	42,082	165,337	702,842	202,853	197,070	179,404	31,470
GAIN OR LOSS IN SURPLUS								
<i>Percentages</i>								
Losses incurred to premiums earned	6.14	37.95	31.83	45.58	31.53	34.58	22.51	31.60
Underwriting expenses incurred to premiums earned	10.93	52.97	43.32	69.07	56.22	39.60	30.81	42.01
Investment expenses incurred to interest and rents earned	2.74	18.85	9.60	5.04	14.52	18.05	3.74	5.43
Losses, expenses and dividends to income earned	98.79	94.54	82.02	106.24	96.22	86.63	81.83	75.98

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Philadelphia Fire and Marine	Philadelphia Manufacturers Mutual	Philadelphia National	Phoenix (Conn.)	Phoenix (U. S. Branch)	Piedmont	Pilot Reinsurance	Pioneer Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,247,825	\$895,220	\$483,574	\$8,136,576	\$3,063,929	\$339,181	\$830,455	\$925
Profit and loss	8,178	-2,626	-304	10,075	22,915	411	-	-318
Total underwriting income earned	1,256,003	895,594	483,270	8,146,651	3,086,844	339,592	830,455	607
Losses incurred	406,920	61,852	173,193	2,654,883	965,828	117,008	355,643	-
Expenses incurred	732,038	124,100	270,081	4,206,788	1,706,550	157,472	433,429	74
Total losses and expenses	1,138,958	185,952	443,274	6,861,671	2,672,378	274,480	789,072	74
UNDERWRITING GAIN OR LOSS	117,045	709,642	39,996	1,285,180	414,466	65,112	41,383	533
<i>From Investments</i>								
Interest and rents earned	\$168,186	\$74,005	\$109,964	\$1,878,558	\$281,802	\$52,517	\$155,900	-
Profit on investments	620,374	136,208	351,832	1,646,869	55,100	7,315	387,916	-
Total investment income earned	788,560	210,213	461,796	3,525,367	336,902	59,832	543,816	-
Loss on investments	9,137	35,666	94,604	97,433	122,445	9,787	4,750	-
Expenses incurred	9,307	2,378	7,530	237,027	64,022	19,866	7,370	-
Total losses and expenses	18,444	35,444	102,134	334,460	186,467	29,653	12,130	-
INVESTMENT GAIN OR LOSS	770,116	174,769	359,662	3,190,907	150,435	30,179	531,696	-
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$150,000	-	\$60,000	\$1,500,000	-	-	\$90,000	-
Policyholders' dividends declared	-	\$821,228	-	-	-	-	-	-
Receipts from home office	-	-	-	-	\$32,967	-	-	-
Remittances to home office	-	-	-	-	574,421	-	-	-
Special reserves	-	48,390	-	-	-	-	16,915	-
Other gain or loss	80,321	-	1,157	443	45,942	\$-2,164	-	-
MISCELLANEOUS GAIN OR LOSS	-69,679	-772,838	-58,843	-1,499,567	-495,512	-9,164	-73,085	-
GAIN OR LOSS IN SURPLUS	817,482	111,573	340,815	2,976,530	69,389	93,127	499,994	\$533
<i>Percentages</i>								
Losses incurred to premiums earned	32.61	6.89	35.81	32.63	31.52	34.50	42.83	-
Underwriting expenses incurred to premiums earned	58.67	13.82	55.85	51.70	55.70	46.43	52.19	-
Investment expenses incurred to interest and rents earned	5.53	3.21	6.85	12.62	22.70	37.83	4.73	-
Losses, expenses and dividends to income earned	63.95	94.28	64.06	74.50	83.49	76.14	64.85	12.17

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	Potomac	Protection Mutual	Providencia Mutual	Providencia Washington	Provident	Prudential (N. Y.)	Queen	Quincy Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,515,849	\$568,915	\$152,372	\$5,120,330	\$308,877	\$2,654,892	\$6,795,327	\$709,282
Profit and loss	1,334	1,017	-9	8,603	443	183	-3,332	-2,110
Total underwriting income earned	1,517,183	569,932	152,363	5,128,933	308,434	2,655,075	6,791,995	707,172
Losses incurred	631,065	34,034	42,931	2,104,036	131,386	1,120,390	2,427,801	240,000
Expenses incurred	877,011	92,646	74,010	2,651,452	165,424	1,246,734	3,611,222	295,119
Total losses and expenses	1,508,076	126,680	116,941	4,755,488	296,810	2,367,124	6,039,023	535,119
UNDERWRITING GAIN OR LOSS	9,107	443,252	35,422	373,445	11,624	287,951	752,972	172,063
<i>From Investments</i>								
Interest and rents earned	\$147,794	\$53,530	\$65,394	\$466,797	\$51,613	\$216,135	\$790,508	\$95,854
Profit on investments	42,127	129,719	124,496	2,078,844	98,172	160,651	1,006,493	53,080
Total investment income earned	189,921	183,249	189,890	2,545,641	149,785	376,786	1,797,001	148,934
Loss on investments	130,708	57,598	21,936	193,076	43,058	104,698	372,476	15,305
Expenses incurred	8,832	4,232	12,746	43,140	1,756	32,544	105,368	15,305
Total losses and expenses	139,540	61,830	34,682	236,216	44,814	137,242	477,844	15,305
INVESTMENT GAIN OR LOSS	50,381	121,419	155,208	2,309,425	104,971	239,544	1,319,157	133,629
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$20,000	-	-	\$375,000	-	\$150,000	\$1,250,000	\$142,182
Policyholders' dividends declared	-	\$480,315	\$51,951	-	-	-	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	180,000	-	-	-	\$46,498	-	9,454	-
Other gain or loss	-1,768	-	-58	45,692	-19	-7,123	70,154	2,730
MISCELLANEOUS GAIN OR LOSS	158,232	-480,315	-52,009	-329,308	46,479	-157,123	-1,170,392	-139,452
GAIN OR LOSS IN SURPLUS	217,720	84,356	138,621	2,353,562	163,074	370,372	901,737	166,230
<i>Percentages</i>								
Losses incurred to premiums earned	41.63	5.98	28.18	41.09	42.54	42.20	35.73	33.84
Underwriting expenses incurred to premiums earned	57.86	16.28	48.58	51.78	53.56	46.96	53.14	41.60
Investment expenses incurred to interest and rents earned	5.98	7.91	19.49	9.24	3.40	15.06	13.33	15.97
Losses, expenses and dividends to income earned	97.63	88.80	59.48	69.93	74.55	87.55	90.43	80.90

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Reliance	Rhode Island Mutual	Rhode Island	Richmond	Rochester American	Royal (U. S. Branch)	Royal Exchange (U. S. Branch)	Rubber Manufacturers' Mutual
<i>From Underwriting</i>								
Premiums earned	\$729,682	\$1,305,889	\$1,505,739	\$1,063,886	\$792,410	\$8,584,433	\$3,188,610	\$612,871
Profit and loss	5,219	-605	9,132	-3,180	-4,177	13,931	15,136	904
Total underwriting income earned	734,901	1,305,284	1,514,871	1,060,706	788,233	8,598,364	2,203,746	613,865
Losses incurred	260,371	80,485	570,224	386,409	286,584	3,012,754	870,168	41,868
Expenses incurred	416,358	150,690	954,785	511,222	395,135	4,705,283	1,175,047	68,703
Total losses and expenses	676,729	231,175	1,525,009	897,631	681,719	7,718,037	2,045,215	110,571
UNDERWRITING GAIN OR LOSS	58,172	1,074,109	-10,138	163,075	106,514	880,327	158,531	503,294
<i>From Investments</i>								
Interest and rents earned	\$136,245	\$134,235	\$108,100	\$161,417	\$172,945	\$839,895	\$144,747	\$75,817
Profit on investments	86,432	943,628	317,435	618,913	466,084	338,192	243,139	26,447
Total investment income earned	222,677	777,863	425,535	780,330	639,029	1,178,087	387,886	102,264
Loss on investments	37,254	37,029	119,946	140,393	47,657	175,011	63,286	33,599
Expenses incurred	21,278	8,676	9,058	20,981	12,509	234,568	4,898	2,030
Total losses and expenses	35,532	45,705	129,004	161,374	60,166	409,579	68,184	35,629
INVESTMENT GAIN OR LOSS	164,145	732,158	296,531	618,956	578,863	768,508	319,702	66,635
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$80,000	-	-	\$120,000	\$100,000	-	-	\$537,853
Policyholders' dividends declared	-	\$1,221,923	-	-	-	\$1,891,196	\$8,419	-
Receipts from home office	-	-	-	-	-	3,181,177	515,561	-
Remittances to home office	-	-	-	-	-	17,496	16,928	-
Special reserves	73,334	-	-1,656	-8,360	3,000	-154,178	-36,869	102
Other gain or loss	-2,936	-	\$-9,139	-130,016	-97,000	-1,496,663	-527,983	-537,751
MISCELLANEOUS GAIN OR LOSS	-8,602	-1,221,923	-9,139	-130,016	-97,000	-1,496,663	-527,983	-537,751
GAIN OR LOSS IN SURPLUS	212,715	584,344	277,254	632,015	588,377	222,172	-48,860	32,178
<i>Percentages</i>								
Losses incurred to premiums earned	35.68	6.16	37.87	36.32	36.17	35.10	39.76	6.83
Underwriting expenses incurred to premiums earned	57.06	11.54	63.41	48.05	49.87	54.82	53.69	11.15
Investment expenses incurred to interest and rents earned	15.62	6.46	8.40	13.00	7.23	27.92	3.38	2.68
Losses, expenses and dividends to income earned	85.14	71.95	85.24	64.04	58.99	83.13	78.52	95.52

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Safeguard	Salem Mutual	Scottish Union and National (U. S. Branch)	Sea (U. S. Branch)	Seaboard Fire and Marine	Security	Sentinel	Southern (N. Y.)
<i>From Underwriting</i>								
Premiums earned	\$333,661	\$70,694	\$2,922,838	\$1,033,380	\$733,662	\$3,744,893	\$330,585	\$662,939
Profit and loss	12,322	-293	8,364	-11,569	-1,609	1,329	841	-22,299
Total underwriting income earned	395,983	70,331	2,931,202	1,021,811	732,053	3,746,222	331,426	640,640
Losses incurred	128,273	21,024	962,397	387,610	299,933	1,320,740	118,017	255,353
Expenses incurred	189,043	33,509	1,596,166	444,964	380,602	2,062,160	174,576	356,572
Total losses and expenses	317,316	54,533	2,558,563	832,574	680,535	3,382,900	292,593	611,925
UNDERWRITING GAIN OR LOSS	78,667	15,768	372,639	189,237	51,518	363,322	38,833	28,715
<i>From Investments</i>								
Interest and rents earned	\$107,545	\$6,454	\$372,776	\$106,849	\$85,611	\$410,397	\$98,828	\$138,774
Profit on investments	209,175	6,004	440,051	90,838	358,980	520,610	186,927	537,017
Total investment income earned	316,720	12,458	812,827	197,687	444,591	931,007	285,755	675,791
Loss on investments	7,243	99	25,902	11,172	17,648	147,726	25,530	120,446
Expenses incurred	11,130	121	56,379	4,820	12,191	81,907	3,049	3,761
Total losses and expenses	18,373	220	82,281	15,992	29,839	229,633	28,579	124,207
INVESTMENT GAIN OR LOSS	298,347	12,238	730,546	181,695	414,752	701,374	257,176	551,584
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$600,000	-	-	-	-	\$280,000	\$75,000	\$100,000
Policyholders' dividends declared	-	\$16,240	\$14,505	-	-	-	-	-
Receipts from home office	-	-	50,465	\$198	-	-	-	-
Remittances to home office	-	-	229,710	-	-	-	-	-
Special reserves	-	-	13,591	-	-	216,698	-	-
Other gain or loss	634	-	-1,839	-1,397	\$-3,368	19,199	-	-
MISCELLANEOUS GAIN OR LOSS	-599,366	-16,240	-24,208	-230,909	-3,368	-44,103	-75,000	-100,000
GAIN OR LOSS IN SURPLUS	-222,352	11,766	1,078,977	140,023	462,902	1,020,593	221,009	480,299
<i>Percentages</i>								
Losses incurred to premiums earned	33.43	29.81	32.93	37.51	40.88	35.27	35.70	38.52
Underwriting expenses incurred to premiums earned	49.28	47.45	54.61	43.06	51.88	55.06	52.81	53.79
Investment expenses incurred to interest and rents earned	10.35	1.88	15.12	4.51	14.24	19.96	3.08	2.71
Losses, expenses and dividends to income earned	131.29	85.79	70.53	69.58	60.37	83.22	64.19	63.52

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Springfield	Standard (Conn.)	Standard (N. J.)	Standard (N. Y.)	Standard Marine (U. S. Branch)	Star	State Assurance (U. S. Branch)	State Mutual
<i>From Underwriting</i>								
Premiums earned	\$11,249,068	\$1,606,009	\$997,940	\$1,408,171	\$945,073	\$1,681,383	\$550,568	\$1,567,067
Profit and loss	-18,071	-2,250	-874	-3,732	-19,848	-210	-4,432	-726
Total underwriting income earned	11,267,139	1,608,259	998,814	1,404,439	925,225	1,681,383	555,020	1,566,341
Losses incurred	4,018,114	615,762	399,954	474,285	302,032	608,401	196,750	96,582
Expenses incurred	5,812,046	889,479	507,394	795,481	401,457	898,853	306,096	186,147
Total losses and expenses	9,830,160	1,405,241	837,348	1,269,766	703,489	1,507,254	502,846	282,729
UNDERWRITING GAIN OR LOSS	1,436,979	203,018	161,466	134,673	221,736	174,359	52,174	1,283,612
<i>From Investments</i>								
Interest and rents earned	\$1,095,070	\$156,346	\$99,759	\$163,819	\$148,106	\$171,354	\$47,136	\$175,348
Profit on investments	2,383,897	397,281	145,033	295,188	139,223	77,500	22,093	847,247
Total investment income earned	3,478,967	553,627	244,792	459,007	287,329	248,854	69,229	1,022,595
Loss on investments	246,115	104,618	624	2,815	52,179	73,692	42,090	52,553
Expenses incurred	71,498	19,689	21,386	21,276	4,229	21,145	1,603	10,750
Total losses and expenses	317,613	124,307	22,010	24,091	56,408	94,837	43,693	63,283
INVESTMENT GAIN OR LOSS	3,161,354	429,320	222,782	434,916	230,921	154,017	25,536	959,312
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$950,000	\$150,000	\$45,600	\$90,000	-	\$250,000	-	-
Policyholders' dividends declared	-	-	-	-	\$154,345	-	\$128,513	-
Receipts from home office	-	-	-	-	449,542	-	29,320	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	-122,073	29,715	-	48,669	-	-
Other gain or loss	-64,289	1,023	-13,451	-91,199	36,628	3,601	570	-
MISCELLANEOUS GAIN OR LOSS	-1,014,289	-148,977	-181,124	-151,484	-288,569	-197,730	-98,623	-1,466,308
GAIN OR LOSS IN SURPLUS	3,584,044	483,361	203,124	418,105	194,088	130,646	-20,913	776,616
<i>Percentages</i>								
Losses incurred to premiums earned	35.72	32.11	33.06	33.68	31.96	36.18	35.74	6.16
Underwriting expenses incurred to premiums earned	51.67	55.39	50.85	56.49	42.48	53.46	55.60	11.88
Investment expenses incurred to interest and rents earned	6.53	12.59	21.44	12.99	2.85	12.34	3.40	6.13
Losses, expenses and dividends to income earned	75.26	77.69	72.77	74.26	62.67	95.94	87.55	71.95

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	St. Paul	Sun (U. S. Branch)	Sun Underwriters	Superior	Sussex	Thames and Mersey (U. S. Branch)	Tokio (U. S. Branch)	Traders and Mechanics
<i>From Underwriting</i>								
Premiums earned	\$13,086,459	\$3,175,423	\$431,718	\$1,134,093	\$165,456	\$406,141	\$2,195,078	\$206,093
Profit and loss	28,080	14,394	2,568	-4,951	25,650	2,414	16,735	-90
Total underwriting income earned	13,114,539	3,190,317	434,286	1,129,142	191,106	408,555	2,211,813	206,008
Losses incurred	6,181,104	1,062,974	180,969	380,682	68,219	197,305	956,550	61,636
Expenses incurred	6,408,131	1,687,992	241,025	638,815	106,401	132,145	1,152,241	96,967
Total losses and expenses	12,589,235	2,750,966	421,994	1,019,397	174,620	339,450	2,107,771	158,603
UNDERWRITING GAIN OR LOSS	525,304	439,351	12,292	109,745	16,486	19,105	104,042	47,405
<i>From Investments</i>								
Interest and rents earned	\$1,560,678	\$222,544	\$48,160	\$148,378	\$20,471	\$42,880	\$395,866	\$42,429
Profit on investments	2,860,968	511,444	33,434	203,403	386,798	23,693	608,755	26,233
Total investment income earned	4,421,646	733,988	81,594	351,781	407,269	66,573	1,004,621	68,662
Loss on investments	230,564	55,804	5,062	152,428	258,852	19,637	20,356	77
Expenses incurred	134,734	15,072	5,667	12,219	29,296	4,249	45,867	1,151
Total losses and expenses	365,298	70,876	10,729	164,647	288,148	23,886	66,223	1,228
INVESTMENT GAIN OR LOSS	4,056,348	663,112	70,865	187,134	119,121	42,687	938,398	67,434
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$1,200,000	-	-	\$160,000	\$47,000	-	-	-
Policyholders' dividends declared	-	-	-	-	-	-	-	-
Receipts from home office	-	\$1,469	-	-	-	\$17,192	\$11,062	\$39,440
Remittances to home office	-	234,743	-	-	-	63,259	732,987	-
Special reserves	170,032	-	-	86,335	-	-	-	-
Other gain or loss	-7,090	924	\$17,099	-	-14,400	-9,407	-13,615	-284
MISCELLANEOUS GAIN OR LOSS	-1,037,038	-232,350	17,099	-70,761	-61,400	-55,534	-735,540	-39,724
GAIN OR LOSS IN SURPLUS	3,544,614	870,113	100,256	226,118	74,207	6,258	306,900	75,115
<i>Percentages</i>								
Losses incurred to premiums earned	47.23	33.50	41.92	33.56	41.23	48.58	43.53	29.90
Underwriting expenses incurred to premiums earned	48.97	53.13	55.83	56.33	64.30	47.30	52.49	47.04
Investment expenses incurred to interest and rents earned	8.63	6.77	11.77	8.23	143.11	9.91	11.58	2.71
Losses, expenses and dividends to income earned	80.72	71.90	83.87	90.16	85.19	87.00	67.59	72.55

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Continued*

	Trans- continental	Travelers Fire	Union Assurance (U. S. Branch)	Union Fire (U. S. Branch)	Union of Canton (U. S. Branch)	Union Marine (U. S. Branch)	Union Mutual	United Firemen's
<i>From Underwriting</i>								
Premiums earned	\$461,360	\$9,867,823	\$1,005,318	\$412,321	\$664,844	\$603,885	\$410,867	\$918,679
Profit and loss	1,238	17,827	973	-961	11,026	2,332	-2,183	705
Total underwriting income earned	462,598	9,885,650	1,006,291	411,360	675,870	608,217	408,684	919,384
Losses incurred	161,066	2,957,293	336,707	186,145	283,381	240,085	115,782	292,311
Expenses incurred	233,854	6,049,787	574,125	247,286	331,158	353,377	113,989	507,730
Total losses and expenses	394,920	9,007,080	910,832	433,431	614,539	593,462	229,741	800,041
UNDERWRITING GAIN OR LOSS	67,678	878,570	95,459	-22,071	61,331	14,755	178,943	118,843
<i>From Investments</i>								
Interest and rents earned	\$117,207	\$619,975	\$98,145	\$53,245	\$99,895	\$99,797	\$38,519	\$171,479
Profit on investments	278,168	694,603	29,678	9,301	13,254	3,691	123,483	42,074
Total investment income earned	395,375	1,314,578	127,823	62,546	113,149	94,488	162,002	213,553
Loss on investments	4,455	116,421	8,821	29,674	38,627	36,759	29,909	21,476
Expenses incurred	4,183	20,928	4,313	1,506	3,235	14,753	1,183	47,367
Total losses and expenses	8,638	137,349	13,134	31,180	41,862	51,512	31,092	68,843
INVESTMENT GAIN OR LOSS	386,737	1,177,229	114,689	31,366	71,287	42,976	130,910	144,710
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$100,000	-	-	-	-	\$160,728	\$100,000
Policyholders' dividends declared	-	-	-	-	-	-	-	-
Receipts from home office	-	-	\$353	\$29,435	\$42,205	\$94,577	-	-
Remittances to home office	-	-	104,699	61,636	213,581	158,015	-	-
Special reserves	-	-	9,476	30,160	-	3,865	-	-
Other gain or loss	\$-500	-1,604	777	14,968	6,716	-19,845	-16,538	1,753
MISCELLANEOUS GAIN OR LOSS	-690	-161,604	-94,093	12,927	-164,660	-75,418	-177,266	-98,247
GAIN OR LOSS IN SURPLUS	453,825	1,894,195	116,055	22,222	-32,042	-17,687	132,587	165,306
<i>Percentages</i>								
Losses incurred to premiums earned	34.91	29.97	33.49	45.15	42.62	39.63	28.17	31.82
Underwriting expenses incurred to premiums earned	50.69	61.31	57.10	59.97	49.82	58.33	27.74	55.27
Investment expenses incurred to interest and rents earned	3.57	3.38	4.40	2.83	3.24	16.25	3.07	27.62
Losses, expenses and dividends to income earned	47.04	83.07	81.46	98.24	83.19	91.78	73.87	85.56

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1935—Continued

	United Mutual	United States Fire	Universal	Utica	Vermont Mutual	Virginia	Washington Assurance	Westchester
<i>From Underwriting</i>								
Premiums earned	\$2,553,206	\$9,344,329	\$873,423	\$172,257	\$633,132	\$585,296	\$231,342	\$6,090,877
Profit and loss	-1,943	-6,911	4,543	-660	14	1,107	362	1,082
Total underwriting income earned	2,551,263	9,337,418	877,966	171,597	633,146	586,403	231,704	6,091,959
Losses incurred	791,149	3,480,100	458,239	87,457	289,902	219,039	64,964	2,450,947
Expenses incurred	779,435	4,547,566	437,837	73,186	233,866	308,792	84,122	3,143,976
Total losses and expenses	1,570,584	8,027,666	896,096	160,643	523,768	527,831	139,086	5,594,923
UNDERWRITING GAIN OR LOSS	980,679	1,309,752	-18,130	10,954	109,378	58,572	32,618	497,036
<i>From Investments</i>								
Interest and rents earned	\$145,429	\$1,097,212	\$79,647	\$8,955	\$27,185	\$107,160	\$73,984	\$647,538
Profit on investments	133,766	3,984,743	332,045	195	51	199,530	239,886	2,182,360
Total investment income earned	279,195	5,081,955	411,692	9,150	27,236	306,690	313,870	2,829,898
Loss on investments	19,590	590,015	19,053	2,203	64	39,466	22,991	221,459
Expenses incurred	4,864	174,451	3,865	2,512	6,697	5,383	16,367	58,790
Total losses and expenses	24,454	764,466	22,918	4,715	6,761	44,849	39,358	280,249
INVESTMENT GAIN OR LOSS	254,741	4,317,489	388,774	4,435	20,475	261,841	274,512	2,549,649
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$7,000	\$850,000	-	-	-	\$30,000	-	\$560,000
Policyholders' dividends declared	798,494	-	-	\$10,100	\$101,232	-	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	124,030	-	-	-	-	-	-	-
Other gain or loss	-8,386	-100,433	\$58,375	-3,929	-3,995	2,429	\$29,058	-24,828
MISCELLANEOUS GAIN OR LOSS	-689,850	-950,433	58,375	-14,029	-105,237	-27,571	26,080	-584,828
GAIN OR LOSS IN SURPLUS	545,670	4,676,808	429,019	1,360	24,696	292,842	393,210	2,461,857
<i>Percentages</i>								
Losses incurred to premiums earned	30.98	37.24	52.46	50.77	45.79	37.42	23.76	40.24
Underwriting expenses incurred to premiums earned	30.53	48.67	50.13	42.49	36.94	52.76	36.36	51.62
Investment expenses incurred to interest and rents earned	3.34	15.90	4.85	28.06	24.64	5.02	22.12	9.08
Losses, expenses and dividends to income earned	84.81	66.87	71.26	97.07	95.67	67.48	32.71	72.13

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935*—Continued

	Western Assurance (U. S. Branch)	Western Millers Mutual	What Cheer Mutual	Worcester Manufacturers' Mutual	Worcester Mutual	World Fire and Marine	Yorkshire (U. S. Branch)
<i>From Underwriting</i>							
Premiums earned	\$1,466,501	\$692,327	\$538,547	\$983,925	\$530,303	\$1,104,582	\$1,710,295
Profit and loss	14,010	437	-362	457	806	14,255	3,948
Total underwriting income earned	1,480,511	691,830	537,985	984,382	531,109	1,118,837	1,714,213
Losses incurred	584,248	212,827	39,442	59,170	153,026	416,363	685,280
Expenses incurred	717,109	265,474	83,482	93,769	220,205	426,309	924,585
Total losses and expenses	1,301,357	478,301	122,924	152,939	373,231	842,702	1,609,865
UNDERWRITING GAIN OR LOSS	179,154	213,529	415,061	831,443	157,878	276,135	104,348
<i>From Investments</i>							
Interest and rents earned	\$144,746	\$33,326	\$53,948	\$82,841	\$132,881	\$177,912	\$125,597
Profit on investments	344,348	12,643	28,121	61,393	8,474	325,554	325,554
Total investments income earned	489,094	45,969	82,069	144,234	141,355	212,909	451,081
Loss on investments	34,012	2,932	4,668	41,203	36,412	103,386	103,386
Expenses incurred	11,749	3,169	1,872	6,186	16,080	13,803	16,982
Total losses and expenses	45,761	6,101	6,540	47,389	52,492	13,803	120,368
INVESTMENT GAIN OR LOSS	443,333	39,868	75,529	96,845	88,863	199,106	330,713
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	-	-	-	-	-	\$100,000	-
Policyholders' dividends declared	-	\$236,950	\$472,057	\$904,237	\$110,439	-	\$15,662
Receipts from home office	\$166,913	-	-	-	-	-	137,622
Remittances to home office	395,461	-	-	-	-	-	-
Special reserves	-	-	-	-	-	-	-
Other gain or loss	-14,442	-3,917	-	-	79,540	-14,115	-37,555
MISCELLANEOUS GAIN OR LOSS	-242,990	-240,867	-472,057	-904,237	-38,626	-174,115	-159,515
GAIN OR LOSS IN SURPLUS	379,497	12,530	18,533	24,051	208,115	301,126	275,546
<i>Percentages</i>							
Losses incurred to premiums earned	39.84	30.75	7.32	6.01	28.86	37.70	40.07
Underwriting expenses incurred to premiums earned	48.89	38.34	15.50	9.52	41.53	38.60	54.06
Investment expenses incurred to interest and rents earned	-	9.51	3.47	7.47	12.10	7.76	13.54
Losses, expenses and dividends to income earned	68.40	97.64	97.01	97.87	79.73	43.29	79.91

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1935—Concluded*

RECAPITULATION	Massachusetts		Other State		Massachu-		Manufacturers'		Massachu-		Stock		United States		Totals (295 Companies)
	Mutual Com- panies Other than Manu- facturers' (31 Companies)	Mutual Com- panies Other than Manu- facturers' (36 Companies)	sets Manu- facturers' (8 Companies)	Mutuals of Other States (15 Companies)	sets Stock Companies (7 Companies)	Companies of Other States (157 Companies)	Branches, Companies, of Other Countries (41 Companies)								
<i>From Underwriting</i>															
Premiums earned	\$10,922,998	\$45,911,935	\$9,865,530	\$14,476,041	\$20,831,060	\$511,698,765	\$86,933,230	\$700,639,559							
Profit and loss	39,836	13,866	4,369	-7,028	30,333	247,145	-72,050	256,471							
Total underwriting income earned	10,962,834	45,925,801	9,869,899	14,469,013	20,861,393	511,945,910	86,861,180	700,896,030							
Losses incurred	3,490,988	14,735,927	593,588	929,441	7,731,384	190,102,106	31,492,964	249,076,398							
Expenses incurred	4,393,447	17,494,183	986,337	1,760,571	10,646,576	266,139,720	47,200,061	348,620,895							
Total losses and expenses	7,884,435	32,230,110	1,579,925	2,690,012	18,377,960	456,241,826	78,693,025	597,697,293							
UNDERWRITING GAIN OR LOSS	3,078,399	13,695,691	8,289,974	11,779,001	2,483,433	55,704,084	8,168,155	103,198,737							
<i>From Investments</i>															
Interest and rents earned	\$1,153,213	\$3,634,692	\$968,653	\$1,407,072	\$2,682,818	\$61,120,613	\$7,991,656	\$78,958,717							
Profit on investments	1,182,632	2,807,109	538,545	5,113,607	6,643,836	194,260,923	7,617,393	218,164,045							
Total investment income earned	2,335,845	6,441,801	1,507,198	6,520,679	9,326,654	255,381,536	15,609,049	297,122,762							
Loss on investments	575,094	1,532,485	406,856	824,327	569,351	54,547,170	2,335,365	60,790,657							
Expenses incurred	125,416	782,528	40,334	97,056	220,520	7,666,550	1,019,385	9,952,389							
Total losses and expenses	700,510	2,315,013	447,190	921,983	789,871	62,213,729	3,354,750	70,743,046							
INVESTMENT GAIN OR LOSS	1,635,335	4,126,788	1,060,008	5,598,696	8,536,783	193,167,807	12,254,299	226,379,716							
<i>From Miscellaneous Sources</i>															
Stockholders' dividends declared	\$33,000	\$12,254	—	—	\$2,140,000	\$61,609,658	—	\$63,794,912							
Policyholders' dividends declared	2,673,204	12,661,437	\$8,870,464	\$13,095,579	—	265,098	—	37,565,782							
Receipts from home office	—	—	—	—	—	—	—	7,208,901							
Remittances to home office	—	—	—	—	—	—	—	17,971,622							
Special reserves	419,428	-87,716	936,329	62,215	66,910	2,058,971	399,858	3,855,995							
Other gain or loss	-56,165	-409,928	4,561	-3,085	-85,058	10,497,981	-929,481	9,018,825							
MISCELLANEOUS GAIN OR LOSS	-2,342,941	-13,171,335	-7,929,574	-13,036,449	-2,158,148	-49,317,804	-11,292,344	-99,248,595							
GAIN OR LOSS IN SURPLUS	2,370,793	4,651,144	1,420,408	4,341,248	8,862,068	199,554,087	9,130,110	230,329,868							
<i>Percentages</i>															
Losses incurred to premiums earned	31.96	32.10	6.02	6.42	37.11	37.15	36.23	35.55							
Underwriting expenses incurred to premiums earned	40.22	38.10	10.00	12.16	51.11	52.01	54.29	49.76							
Investment expenses incurred to interest and rents earned	10.88	21.52	4.16	6.94	8.22	12.54	12.75	12.60							
Losses, expenses and dividends to income earned	84.90	90.17	95.79	79.60	70.58	75.63	80.07	77.13							

*Minus sign indicates loss in surplus.

Report of Division of Fire Prevention

DEPARTMENT OF PUBLIC SAFETY

BOSTON, JULY 1, 1936

Commissioner of Insurance, State House, Boston.

I have the honor to submit in compliance with the provisions of section 7, chapter 148 of the General Laws, the thirty-second annual report of this office on fires reported during the year ending Dec. 31, 1935, as follows:

STATE, INCLUDING THE CITY OF BOSTON.

The total number of fires reported throughout the State during the year 1935 was 8,901; of these 6,026 were in frame buildings, 1,984 in brick, stone, or cement buildings, and 891 other than building fires.

Sound valuation of the property damaged by fire	\$204,929,004 00
Amount of insurance at risk thereon	231,667,929 00
Total loss thereon	9,805,331 65
Total insurance loss thereon	8,671,483 84
There were 134 fires of incendiary origin, or 1.52 per cent.	
Total loss thereon	215,021 08
There were 562 fires of unknown origin, or 6.31 per cent.	
Total loss thereon	2,386,318 99

STATE, NOT INCLUDING THE CITY OF BOSTON.

The total number of fires reported in the State, not including the City of Boston, during the year 1935 was 6,396; of these 5,016 were in frame buildings, 958 in brick, stone, or cement buildings, and 422 other than building fires.

Sound valuation of the property damaged by fire	\$128,240,686 00
Amount of insurance at risk thereon	133,910,161 00
Total loss thereon	7,528,684 45
Total insurance loss thereon	6,602,774 74
There were 129 fires of incendiary origin, or 2.02 per cent.	
Total loss thereon	208,429 58
There were 361 fires of unknown origin, or 5.65 per cent.	
Total loss thereon	1,499,900 04

CITY OF BOSTON

The total number of fires reported in the City of Boston during the year 1935 was 2,505; of these 1,011 were in frame buildings, 1,025 were in brick, stone, or cement buildings, and 469 other than building fires.

Sound valuation of the property damaged by fire	\$76,688,318 00
Amount of insurance at risk thereon	97,757,768 00
Total loss thereon	2,276,647 20
Total insurance loss thereon	2,068,709 10

IN GENERAL

There were 8,901 fires reported during the year 1935, which is a decrease of 35 as compared with the total for 1934.

There was a reduction of \$1,506,171.27 in the total loss this year as compared with the total for 1934.

It is most gratifying to note such a reduction.

Dwelling house fires for 1935 totalled 4,815, which is a reduction of 65 as compared with 1934.

Fifty lives were lost by fire during 1935, this total including 29 men, 15 women, and 6 children. This was an increase of 11 over the total for 1934.

The number of convictions for incendiarism was approximately of the same percentage as in 1934. In 1935 there were 139 persons arrested, of whom 109 were convicted, 12 found not guilty, and 10 not prosessed.

STEPHEN C. GARRITY,
State Fire Marshal.

Approved:

PAUL G. KIRK,
Commissioner.

STATISTICS OF FIRES IN MASSACHUSETTS IN 1935.

The following table shows the number of fires occurring in the cities and towns of the Commonwealth, the character of the building in which they originated (whether brick, stone, cement, or frame), and the total valuation, total insurance at risk, total loss, and total insurance loss during the year:—

TABLE NO. 1.—*Showing Number of Fires, Character of Building, Loss, etc.*

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Others.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Abington	22	17	-	5	\$48,690	\$59,377	\$6,865 53	\$5,325 53
Acton	5	4	-	1	14,950	8,500	1,475 00	961 00
Acushnet	1	1	-	-	2,500	2,000	1,800 00	1,800 00
Adams	4	4	-	-	53,900	38,600	8,590 96	7,890 96
Agawam	3	3	-	-	7,400	7,500	8,756 50	7,356 50
Alford	-	-	-	-	-	-	-	-
Amesbury	9	9	-	-	64,892	59,900	16,941 94	16,616 94
Amherst	27	22	5	-	165,310	183,710	22,221 15	14,884 75
Andover	10	10	-	-	7,025	5,250	3,530 00	2,182 00
Arlington	47	38	9	-	700,100	816,700	38,165 60	38,040 60
Ashburnham	5	5	-	-	82,100	73,900	119,550 64	28,325 89
Ashby	3	3	-	-	2,550	4,200	2,275 00	1,600 00
Ashfield	2	2	-	-	7,800	7,500	1,139 05	764 05
Ashland	1	1	-	-	4,250	3,000	2,700 00	2,100 00
Athol	28	23	5	-	334,425	466,200	12,916 15	12,266 15
ATTLEBORO	39	34	5	-	460,200	786,348	19,551 81	18,006 81
Auburn	-	-	-	-	-	-	-	-
Avon	5	4	1	-	41,750	40,350	2,938 24	2,763 24
Ayer	1	1	-	-	100	-	100 00	-
Barnstable	30	24	-	6	132,617	174,850	32,116 37	31,480 37
Barre	3	3	-	-	5,670	15,800	14,492 00	14,492 00
Becket	-	-	-	-	-	-	-	-
Bedford	-	-	-	-	-	-	-	-
Belchertown	5	5	-	-	13,900	11,200	5,642 00	3,977 00
Bellingham	3	2	1	-	12,200	17,000	3,884 07	3,884 07
Belmont	17	15	2	-	175,260	162,300	9,842 75	9,807 75
Berkley	-	-	-	-	-	-	-	-
Berlin	-	-	-	-	-	-	-	-
Bernardston	2	2	-	-	5,125	6,750	4,221 00	4,146 00
BEVERLY	63	58	5	-	3,628,375	2,992,668	15,671 81	14,396 81
Billerica	26	25	1	-	81,335	114,600	91,093 89	78,514 21
Blackstone	2	2	-	-	4,300	2,700	4,300 00	1,700 00
Blandford	2	2	-	-	4,800	3,600	1,295 00	1,195 00
Bolton	1	1	-	-	9,000	11,000	14,500 00	10,500 00
Boston	2,505	1,011	1,025	469	76,688,318	97,757,768	2,276,647 20	2,068,709 10
Bourne	12	12	-	-	60,650	125,250	35,504 70	35,504 70
Boxborough	-	-	-	-	-	-	-	-
Boxford	2	2	-	-	6,000	4,000	4,185 00	4,000 00
Boylston	1	1	-	-	2,500	3,500	3,500 00	3,500 00
Braintree	54	43	2	9	296,950	235,750	24,467 01	22,453 01
Brewster	4	-	-	4	485	360	282 00	270 00
Bridgewater	22	21	-	1	53,145	79,898	11,730 19	11,685 19
Brimfield	-	-	-	-	-	-	-	-
BROCKTON	263	224	22	17	2,348,130	2,507,014	99,452 78	97,126 53
Brookfield	2	2	-	-	3,700	-	2,225 00	-
Brookline	93	47	46	-	3,657,200	3,675,199	63,685 98	56,891 78
Buckland	2	2	-	-	7,800	3,300	3,785 85	2,571 70
Burlington	5	5	-	-	8,950	12,300	1,588 00	1,133 50
CAMBRIDGE	143	91	49	3	5,843,174	6,106,103	247,673 88	242,983 88
Canton	6	5	1	-	92,300	93,100	1,404 00	978 00
Carlisle	2	2	-	-	2,650	2,900	3,310 00	2,900 00
Carver	2	2	-	-	3,260	2,100	1,790 00	1,790 00
Charlemont	-	-	-	-	-	-	-	-
Charlton	-	-	-	-	-	-	-	-
Chatham	-	-	-	-	-	-	-	-
Chelmsford	5	5	-	-	8,721	8,696	4,952 21	4,352 21
CHELSEA	150	91	47	12	4,801,125	4,898,500	251,952 00	197,263 00
Cheshire	1	1	-	-	10,200	6,500	9,000 00	6,500 00
Chester	-	-	-	-	-	-	-	-
Chesterfield	-	-	-	-	-	-	-	-
CHICOPEE	115	75	22	18	2,368,361	2,306,077	51,072 09	46,671 84
Chilmark	-	-	-	-	-	-	-	-
Clarksburg	1	1	-	-	1,700	2,000	550 00	500 00
Clinton	21	17	4	-	721,265	827,173	79,426 89	77,486 89
Cohasset	14	10	-	4	37,970	47,218	6,495 00	5,753 00

TABLE No. 1.—*Showing Number of Fires, etc.*—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS			
	Total.	Frame or stucco.	Brick, stone, or cement.	Others.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Colrain	1	1	-	-	\$8,000	\$10,500	\$6,300 00	\$3,800 00
Concord	3	3	-	-	8,600	8,100	7,800 00	7,300 00
Conway	-	-	-	-	-	-	-	-
Cummington	-	-	-	-	-	-	-	-
Dalton	5	5	-	-	9,425	14,300	8,331 00	6,411 00
Dana	4	4	-	-	6,600	-	4,210 00	-
Danvers	32	30	2	-	198,025	196,225	33,215 00	32,665 00
Dartmouth	18	17	1	-	49,425	48,150	33,486 59	19,931 59
Dedham	13	12	1	-	155,350	178,250	18,524 97	16,874 97
Deerfield	12	11	1	-	50,030	64,300	26,289 40	23,179 30
Dennis	-	-	-	-	-	-	-	-
Dighton	6	6	-	-	15,626	17,800	934 00	536 50
Douglas	1	1	-	-	2,900	1,950	2,197 00	1,797 00
Dover	-	-	-	-	-	-	-	-
Dracut	23	20	2	1	40,875	47,725	26,113 00	10,299 00
Dudley	-	-	-	-	-	-	-	-
Dunstable	1	1	-	-	450	700	700 00	675 00
Duxbury	4	4	-	-	23,500	27,800	7,718 00	7,718 00
East Bridgewater	11	7	1	3	27,110	32,810	7,547 21	6,760 96
East Brookfield	4	2	2	-	68,800	37,200	23,320 00	23,020 00
East Longmeadow	11	11	-	-	25,760	7,600	12,410 00	4,625 00
Eastham	-	-	-	-	-	-	-	-
Easthampton	-	-	-	-	-	-	-	-
Easton	23	20	1	2	21,720	22,300	5,793 15	3,475 15
Edgartown	1	1	-	-	19,200	14,500	3,890 31	3,390 31
Egremont	-	-	-	-	-	-	-	-
Enfield	3	3	-	-	4,025	2,500	3,575 00	-
Erving	1	1	-	-	2,050	800	2,200 00	800 00
Essex	1	1	-	-	2,500	7,000	4,800 00	4,800 00
EVERETT	108	78	29	1	2,819,850	2,315,248	114,322 23	112,372 23
Fairhaven	11	11	-	-	51,300	39,200	7,966 99	7,413 49
FALL RIVER	60	51	9	-	7,184,444	6,875,825	106,663 79	105,088 79
Falmouth	28	19	-	9	130,136	126,035	26,729 87	24,100 87
FITCHBURG	57	43	12	2	3,987,648	3,890,454	44,024 42	39,564 42
Florida	-	-	-	-	-	-	-	-
Foxborough	7	6	-	1	37,900	34,100	6,921 75	5,584 75
FRAMINGHAM	67	50	7	10	862,700	828,305	107,788 88	61,513 88
Franklin	22	21	1	-	229,450	341,998	30,410 30	27,960 30
Freetown	1	1	-	-	1,325	1,000	2,025 00	1,000 00
GARDNER	38	33	3	2	325,615	370,950	21,164 12	13,996 42
Gay Head	-	-	-	-	-	-	-	-
Georgetown	3	2	1	-	85,300	55,000	81,800 00	44,500 00
Gill	3	3	-	-	3,950	1,500	4,450 00	1,500 00
GLOUCESTER	81	73	4	4	936,915	608,450	64,741 66	63,951 66
Goshen	1	1	-	-	800	-	800 00	-
Gosnold	-	-	-	-	-	-	-	-
Grafton	-	-	-	-	-	-	-	-
Granby	-	-	-	-	-	-	-	-
Granville	-	-	-	-	-	-	-	-
Great Barrington	11	11	-	-	37,000	107,650	24,934 80	23,434 80
Greenfield	31	24	4	3	513,609	481,813	60,849 08	45,157 08
Greenwich	-	-	-	-	-	-	-	-
Groton	6	5	-	1	4,750	8,100	5,848 56	5,398 56
Groveland	6	6	-	-	13,975	17,750	13,464 45	11,916 95
Hadley	-	-	-	-	-	-	-	-
Halifax	-	-	-	-	-	-	-	-
Hamilton	5	5	-	-	17,700	20,100	8,582 00	8,274 00
Hampden	1	1	-	-	2,575	1,200	2,200 00	1,200 00
Hancock	-	-	-	-	-	-	-	-
Hanover	1	1	-	-	3,100	1,200	21 00	21 00
Hanson	9	9	-	-	14,300	17,500	6,060 51	4,987 51
Hardwick	4	4	-	-	16,200	13,000	14,100 00	6,500 00
Harvard	3	3	-	-	7,500	2,000	25,583 60	578 60
Harwich	-	-	-	-	-	-	-	-
Hatfield	4	4	-	-	8,590	10,600	2,040 00	1,990 00
HAYVERHILL	134	105	29	-	1,461,964	4,137,007	171,358 78	131,685 78
Hawley	-	-	-	-	-	-	-	-
Heath	-	-	-	-	-	-	-	-
Hingham	17	15	1	1	103,900	113,100	14,490 71	12,337 71
Hinsdale	-	-	-	-	-	-	-	-
Holbrook	12	11	-	1	15,630	20,205	6,768 00	4,513 00
Holden	-	-	-	-	-	-	-	-
Holland	1	1	-	-	425	-	50 00	-
Holliston	10	9	1	-	46,400	74,900	33,765 68	29,790 68
HOLYOKE	129	44	69	16	2,458,333	5,699,740	95,416 06	94,408 58

TABLE No. 1.—*Showing Number of Fires, etc.*—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS			
	Total.	Frame or stucco.	Brick, stone, or cement.	Others.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Hopedale	1	1	-	-	\$1,300	\$2,300	\$774 60	\$735 60
Hopkinton	9	9	-	-	22,100	8,500	6,805 00	4,250 00
Hubbardston	-	-	-	-	-	-	-	-
Hudson	10	8	1	1	167,831	216,400	93,167 05	86,260 61
Hull	9	7	2	-	55,050	88,800	53,315 70	53,265 70
Huntington	-	-	-	-	-	-	-	-
Ipswich	5	5	-	-	16,150	35,000	10,555 00	10,055 00
Kingston	5	5	-	-	25,600	19,700	6,469 00	5,669 00
Lakeville	-	-	-	-	-	-	-	-
Lancaster	1	1	-	-	5,500	11,000	9,366 16	9,366 16
Lanesborough	2	2	-	-	810	1,500	1,210 00	1,100 00
LAWRENCE	143	110	29	4	1,547,425	2,247,083	120,693 68	120,693 68
Lee	1	1	-	-	5,500	4,650	2,650 00	2,200 00
Leicester	2	2	-	-	16,800	12,700	7,027 06	5,047 06
Lenox	-	-	-	-	-	-	-	-
LEOMINSTER	57	42	5	10	258,165	380,350	20,731 51	19,937 16
Leverett	-	-	-	-	-	-	-	-
Lexington	17	16	1	-	110,100	120,450	30,900 92	29,650 92
Leyden	-	-	-	-	-	-	-	-
Lincoln	1	1	-	-	2,500	1,000	260 00	260 00
Littleton	-	-	-	-	-	-	-	-
Longmeadow	-	-	-	-	-	-	-	-
LOWELL	147	131	15	1	2,129,580	2,603,537	131,494 84	125,659 84
Ludlow	-	-	-	-	-	-	-	-
Lunenburg	-	-	-	-	-	-	-	-
LYNN	286	240	46	-	7,509,644	7,056,694	448,759 72	444,494 79
Lynnfield	1	1	-	-	3,000	3,000	575 00	575 00
MALDEN	136	118	17	1	1,498,075	1,310,212	65,544 40	59,119 40
Manchester	12	8	2	2	30,700	74,200	1,465 97	1,445 97
Mansfield	12	11	1	-	32,250	56,315	11,242 58	11,142 58
Marblehead	31	29	1	1	128,990	253,400	8,475 00	8,380 00
Marion	2	2	-	-	1,100	1,350	1,129 00	1,029 00
MARLBOROUGH	19	16	2	1	96,475	284,698	19,929 28	16,928 28
Marshfield	6	6	-	-	21,000	25,500	12,993 61	11,993 61
Mashpee	-	-	-	-	-	-	-	-
Mattapoisett	-	-	-	-	-	-	-	-
Maynard	17	13	2	2	148,894	169,000	26,298 81	17,177 80
Medfield	2	2	-	-	5,300	11,000	500 00	500 00
MEDFORD	155	99	20	36	1,243,951	1,419,067	140,062 45	134,043 95
Medway	13	12	1	-	114,650	270,400	14,367 57	14,317 57
MELROSE	37	35	2	-	339,670	304,500	87,670 40	87,010 40
Mendon	-	-	-	-	-	-	-	-
Merrimac	6	5	1	-	30,000	37,600	8,824 00	6,379 00
Methuen	42	39	2	1	279,860	219,500	58,173 81	54,538 81
Middleborough	-	-	-	-	-	-	-	-
Middlefield	-	-	-	-	-	-	-	-
Middleton	2	2	-	-	3,550	3,000	3,400 00	2,500 00
Milford	-	-	-	-	-	-	-	-
Millbury	7	7	-	-	33,900	18,900	12,695 07	7,395 07
Millis	7	6	-	1	17,100	20,150	11,100 00	10,043 50
Millville	-	-	-	-	-	-	-	-
Milton	28	25	3	-	164,550	226,450	24,227 26	17,076 90
Monroe	-	-	-	-	-	-	-	-
Monson	-	-	-	-	-	-	-	-
Montague	1	1	-	-	5,500	3,300	260 00	172 50
Monterey	1	1	-	-	1,700	1,600	3,000 00	600 00
Montgomery	-	-	-	-	-	-	-	-
Mount Washington	-	-	-	-	-	-	-	-
Nahant	9	6	-	3	36,700	40,900	4,581 47	3,421 47
Nantucket	2	2	-	-	9,400	8,200	10,800 00	8,200 00
Natick	49	37	10	2	734,714	840,398	20,110 16	15,861 41
Needham	6	4	1	1	124,250	125,600	6,766 25	6,340 95
New Ashford	-	-	-	-	-	-	-	-
NEW BEDFORD	205	142	19	44	744,828	1,222,956	57,793 35	52,676 56
New Braintree	-	-	-	-	-	-	-	-
New Marlborough	1	1	-	-	2,100	2,400	1,561 00	1,461 00
New Salem	2	1	-	1	10,440	3,440	10,440 00	3,440 00
Newbury	1	1	-	-	1,500	1,500	2,000 00	1,500 00
NEWBURYPORT	23	20	2	1	129,130	360,200	46,250 58	25,520 58
NEWTON	116	89	23	4	1,588,151	1,781,516	83,150 08	81,144 08
Norfolk	4	4	-	-	38,300	36,500	21,050 00	20,200 00
NORTH ADAMS	31	24	4	3	787,688	722,766	14,825 85	14,566 10
North Andover	8	8	-	-	34,774	33,674	5,270 15	5,170 15
North Attleborough	10	9	-	1	40,171	46,600	21,737 33	16,286 98
North Brookfield	5	5	-	-	319,624	399,750	32,262 16	19,940 16

TABLE No. 1.—Showing Number of Fires, etc.—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS			
	Total.	Frame or stucco.	Brick, stone, or cement.	Others.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
North Reading	7	7	-	-	\$8,975	\$9,250	\$4,525 00	\$3,645 00
NORTHAMPTON	56	46	10	-	829,100	645,650	27,822 72	27,722 72
Northborough	1	1	-	-	350	-	250 00	-
Northbridge	9	9	-	-	28,595	43,300	16,089 45	14,666 45
Northfield	-	-	-	-	-	-	-	-
Norton	8	7	-	1	19,400	15,800	10,364 39	8,289 39
Norwell	-	-	-	-	-	-	-	-
Norwood	61	37	8	16	392,188	441,674	26,392 38	18,104 44
Oak Bluffs	2	2	-	-	19,995	4,500	7,025 00	164 70
Oakham	-	-	-	-	-	-	-	-
Orange	17	17	-	-	56,300	57,550	16,838 12	15,288 12
Orleans	4	2	-	2	6,000	3,500	365 50	340 75
Otis	1	1	-	-	2,000	2,500	3,350 00	2,500 00
Oxford	18	17	1	-	89,100	250,596	17,420 48	14,530 48
Palmer	9	5	1	3	75,390	111,615	21,664 59	20,359 59
Paxton	-	-	-	-	-	-	-	-
PEABODY	76	70	6	-	9,695,065	9,531,593	151,594 00	148,519 00
Pelham	-	-	-	-	-	-	-	-
Pembroke	1	1	-	-	800	700	500 00	500 00
Pepperell	15	14	1	-	35,435	39,700	14,204 00	13,178 85
Peru	-	-	-	-	-	-	-	-
Petersham	1	1	-	-	800	1,300	1,265 00	1,265 00
Phillipston	1	1	-	-	4,000	900	3,500 00	900 00
PITTSFIELD	65	51	14	-	624,095	1,578,925	115,180 17	113,650 17
Plainfield	-	-	-	-	-	-	-	-
Plainville	1	1	-	-	3,000	8,000	213 80	213 80
Plymouth	14	14	-	-	52,225	51,250	6,536 28	5,861 28
Plympton	-	-	-	-	-	-	-	-
Prescott	-	-	-	-	-	-	-	-
Princeton	2	2	-	-	565	-	565 00	-
Provincetown	12	11	-	1	82,484	74,332	46,443 21	44,916 21
QUINCY	184	146	7	31	7,132,834	6,946,319	429,383 95	413,074 23
Randolph	17	17	-	-	35,900	190,625	7,357 20	5,427 20
Raynham	7	6	-	1	9,265	10,750	991 00	956 00
Reading	22	20	1	1	121,760	113,500	15,490 27	11,155 27
Rehoboth	-	-	-	-	-	-	-	-
REVERE	147	97	16	34	981,190	792,000	69,568 39	56,382 69
Richmond	-	-	-	-	-	-	-	-
Rochester	-	-	-	-	-	-	-	-
Rockland	7	6	1	-	66,600	75,900	29,077 84	28,842 84
Rockport	9	9	-	-	42,400	53,250	20,337 80	18,337 80
Rowe	-	-	-	-	-	-	-	-
Rowley	6	4	-	2	14,275	15,100	11,717 00	8,817 00
Royalston	3	2	1	-	116,400	255,699	22,134 00	21,242 00
Russell	-	-	-	-	-	-	-	-
Rutland	1	-	1	-	3,500	4,000	1,000 00	500 00
SALEM	120	93	27	-	3,522,695	2,953,157	113,627 97	112,099 71
Salisbury	3	2	1	-	15,800	12,200	4,910 76	4,910 76
Sandisfield	1	1	-	-	1,300	-	1,300 00	-
Sandwich	-	-	-	-	-	-	-	-
Saugus	70	54	4	12	268,010	364,440	117,044 45	91,829 18
Savoy	-	-	-	-	-	-	-	-
Scituate	3	2	1	-	14,000	14,000	5,222 80	5,222 80
Seekonk	7	7	-	-	11,865	7,000	10,650 00	2,500 00
Sharon	2	2	-	-	12,300	21,000	3,008 00	2,908 00
Sheffield	-	-	-	-	-	-	-	-
Shelburne	5	5	-	-	121,016	147,350	5,138 68	4,838 68
Sherborn	3	3	-	-	7,300	12,500	3,600 00	3,600 00
Shirley	6	5	1	-	23,950	25,600	17,733 00	17,453 00
Shrewsbury	1	1	-	-	6,500	3,000	7,898 74	2,898 74
Shutesbury	2	2	-	-	2,800	2,500	2,294 00	2,144 00
Somerset	21	17	-	4	137,005	94,500	58,881 65	37,136 84
SOMERVILLE	180	141	22	17	2,488,355	2,218,812	133,085 01	114,655 01
South Hadley	-	-	-	-	-	-	-	-
Southampton	1	1	-	-	800	650	1,900 00	650 00
Southborough	-	-	-	-	-	-	-	-
Southwick	29	26	2	1	1,343,495	287,000	90,014 85	86,089 89
Spencer	2	2	-	-	18,800	18,000	2,850 00	2,850 00
SPRINGFIELD	14	14	-	-	38,550	43,175	11,498 49	10,648 49
Sterling	97	59	37	1	2,177,299	2,376,872	149,765 55	142,550 55
Stockbridge	4	4	-	-	7,100	7,800	9,397 00	5,047 00
Stoneham	4	4	-	-	8,400	5,200	6,081 84	81 84
Stoughton	8	7	1	-	130,000	100,300	30,710 67	29,960 67
Stow	28	25	2	1	107,225	205,024	8,488 52	4,553 73
Stow	4	3	-	1	5,080	2,000	230 00	-

TABLE No. 1.—*Showing Number of Fires, etc.—Concluded.*

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Others.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Sturbridge	—	—	—	—	—	—	—	—
Sudbury	1	1	—	—	\$3,500	\$3,000	\$4,000 00	\$3,000 00
Sunderland	—	—	—	—	—	—	—	—
Sutton	3	3	—	—	7,150	5,500	7,000 00	3,822 50
Swampscott	28	24	4	—	1,208,700	1,227,900	68,311 60	67,911 60
Swansea	—	—	—	—	—	—	—	—
TAUNTON	62	56	6	—	457,800	391,540	92,048 89	84,707 43
Templeton	—	—	—	—	—	—	—	—
Tewksbury	—	—	—	—	—	—	—	—
Tisbury	4	4	—	—	36,650	41,500	6,884 56	6,867 51
Tolland	—	—	—	—	—	—	—	—
Topsfield	1	1	—	—	2,500	2,500	75 00	75 00
Townsend	5	5	—	—	10,600	6,300	2,844 75	2,044 75
Truro	2	2	—	—	3,100	2,500	372 00	322 00
Tyngsborough	7	7	—	—	35,350	62,900	35,420 00	25,210 00
Tyringham	—	—	—	—	—	—	—	—
Upton	—	—	—	—	—	—	—	—
Uxbridge	23	21	1	1	88,520	66,700	19,057 24	13,552 24
Wakefield	11	10	1	—	89,475	98,500	13,030 87	12,815 87
Wales	1	1	—	—	200	—	200 00	—
Walpole	23	17	1	5	102,405	118,625	64,157 51	62,545 01
WALTHAM	61	53	6	2	638,425	509,700	32,660 85	30,285 85
Ware	4	3	1	—	135,600	138,370	57,574 55	52,487 42
Wareham	3	3	—	—	3,050	1,000	1,250 00	700 00
Warren	1	1	—	—	31,000	31,950	6,806 23	6,806 23
Warwick	—	—	—	—	—	—	—	—
Washington	—	—	—	—	—	—	—	—
Watertown	43	40	3	—	477,150	491,620	66,137 94	65,342 94
Wayland	13	11	1	1	56,950	119,249	13,087 55	4,529 82
Webster	—	—	—	—	—	—	—	—
Wellesley	44	30	9	5	738,477	801,900	46,773 20	42,197 20
Wellfleet	2	2	—	—	2,300	800	2,175 00	675 00
Wendell	2	2	—	—	6,000	4,500	310 50	210 50
Wenham	4	4	—	—	19,472	13,500	15,667 01	11,904 00
West Boylston	3	3	—	—	15,600	19,000	4,231 50	3,417 00
West Bridgewater	—	—	—	—	—	—	—	—
West Brookfield	4	4	—	—	7,000	7,500	1,528 32	1,313 32
West Newbury	4	4	—	—	10,000	8,500	13,150 00	7,400 00
West Springfield	35	25	1	9	85,964	114,858	12,129 81	10,947 41
West Stockbridge	3	3	—	—	5,150	6,250	3,943 50	3,918 50
West Tisbury	—	—	—	—	—	—	—	—
Westborough	1	1	—	—	29,200	35,000	3,285 00	2,838 00
WESTFIELD	72	60	8	4	471,205	371,620	33,276 82	30,865 82
Westford	—	—	—	—	—	—	—	—
Westhampton	1	1	—	—	1,750	1,550	1,500 00	1,500 00
Westminster	—	—	—	—	—	—	—	—
Weston	—	—	—	—	—	—	—	—
Westport	—	—	—	—	—	—	—	—
Westwood	3	3	—	—	49,000	13,200	1,320 00	1,120 00
Weymouth	—	—	—	—	—	—	—	—
Whately	1	1	—	—	800	500	800 00	500 00
Whitman	13	11	1	1	130,850	133,700	8,216 74	8,016 74
Wilbraham	10	9	1	—	24,650	28,015	17,922 59	12,880 59
Williamsburg	—	—	—	—	—	—	—	—
Williamstown	10	7	3	—	148,800	120,300	21,918 33	17,518 33
Wilmington	8	7	—	1	24,700	27,300	8,050 00	5,435 00
Winchendon	7	7	—	—	36,700	39,050	7,259 56	6,484 56
Winchester	—	—	—	—	—	—	—	—
Windsor	—	—	—	—	—	—	—	—
Winthrop	24	22	2	—	184,000	161,800	35,526 80	31,901 80
WOBURN	46	40	5	1	598,418	507,347	69,149 19	53,249 19
WORCESTER	358	235	118	5	22,016,064	20,778,672	314,278 74	314,253 74
Worthington	—	—	—	—	—	—	—	—
Wrentham	2	2	—	—	4,600	2,000	1,595 00	95 00
Yarmouth	4	4	—	—	13,175	16,000	5,240 00	4,290 00
Grant total	8,901	6,026	1,984	891	\$204,929,004	\$231,667,929	\$9,805,331 65	\$8,671,483 84
Total State, exclusive of Boston	6,396	5,016	958	422	\$128,240,686	\$133,910,161	\$7,528,684 45	\$6,602,774 74

TABLE NO. 2.—*Fires classified by Causes, Number of Fires from Cause and Loss.*
 ("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Boiling over of fat, tar, oils, etc.	S. 68 B. 27	\$15,551 49 5,550 51	\$5,930 39 2,632 69
Total, buildings		\$21,102 00	\$8,563 08
Total, contents		8,563 08	
Total, buildings and contents	95	\$29,665 08	
Burning soot	S. 59 B. 22	\$5,358 08 5,184 83	\$1,186 50 1,863 97
Total, buildings		\$10,542 91	\$3,050 47
Total, contents		3,050 47	
Total, buildings and contents	81	\$13,593 38	
Careless fumigation	S. 4 B. 2	\$2,108 00 389 00	\$300 00 75 00
Total, buildings		\$2,497 00	\$375 00
Total, contents		375 00	
Total, buildings and contents	6	\$2,872 00	
Careless smoking	S. 1,383 B. 740	\$977,492 85 264,329 87	\$456,476 54 160,575 78
Total, buildings		\$1,241,822 72	\$617,052 32
Total, contents		617,052 32	
Total, buildings and contents	2,123	\$1,858,875 04	
Careless use of matches	S. 258 B. 141	\$178,433 28 55,731 88	\$56,745 23 29,270 70
Total, buildings		\$234,165 16	\$86,015 93
Total, contents		86,015 93	
Total, buildings and contents	399	\$320,181 09	
Children and matches	S. 365 B. 88	\$118,012 72 14,982 35	\$34,214 60 3,383 79
Total, buildings		\$132,995 07	\$37,598 39
Total, contents		37,598 39	
Total, buildings and contents	453	\$170,593 46	
Defective chimneys	S. 534 B. 96	\$289,485 35 44,277 80	\$92,902 49 15,253 40
Total, buildings		\$333,763 15	\$108,155 89
Total, contents		108,155 89	
Total, buildings and contents	630	\$441,919 04	
Defective construction	S. 2 B. —	\$200 00 —	\$15 00 —
Total, buildings		\$200 00	\$15 00
Total, contents		15 00	
Total, buildings and contents	2	\$215 00	
Defective heating apparatus	S. 34 B. 4	\$25,419 66 2,593 55	\$6,914 21 145 00
Total, buildings		\$28,013 21	\$7,059 21
Total, contents		7,059 21	
Total buildings and contents	38	\$35,072 42	

TABLE NO. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Defective heating apparatus (oil burning)	S. 108 B. 27	\$57,666 62 15,802 74	\$24,431 15 4,599 38
Total, buildings		73,469 36	29,030 53
Total, contents		29,030 53	
Total, buildings and contents	135	\$102,499 89	
Electrical causes	S. 562 B. 343	\$811,931 16 85,500 65	\$364,992 76 103,016 44
Total, buildings		\$897,431 81	\$468,009 20
Total, contents		468,009 20	
Total, buildings and contents	905	\$1,365,441 01	
Escaping gas igniting	S. 7 B. 6	\$800 50 337 50	\$909 39 100 00
Total, buildings		\$1,138 00	\$1,009 39
Total, contents		1,009 39	
Total, buildings and contents	13	\$2,147 39	
Explosion of lamp, lantern or stove	S. 55 B. 11	\$21,378 30 4,070 67	\$13,184 40 766 00
Total, buildings		\$25,448 97	\$13,950 40
Total, contents		13,950 40	
Total, buildings and contents	66	\$39,399 37	
Exposure	S. 169 B. 87	\$169,340 20 48,985 34	\$117,469 30 22,850 84
Total, buildings		\$218,315 54	\$140,320 14
Total, contents		140,320 14	
Total, buildings and contents	256	\$358,635 68	
Fireworks	S. 134 B. 42	\$51,006 23 4,568 51	\$21,686 43 1,289 44
Total, buildings		\$55,574 74	\$22,975 87
Total, contents		22,975 87	
Total, buildings and contents	176	\$78,550 61	
Friction	S. 18 B. 9	\$8,467 25 3,752 40	\$6,921 77 7,827 30
Total, buildings		\$12,219 65	\$14,749 07
Total, contents		14,749 07	
Total, buildings and contents	27	\$26,968 72	
Gas and electric irons	S. 57 B. 24	\$16,121 31 9,859 67	\$8,632 04 7,506 16
Total, buildings		\$25,980 98	\$16,138 20
Total, contents		16,138 20	
Total, buildings and contents	81	\$42,119 18	
Grease in ventilator igniting	S. 4 B. 6	\$127 50 1,297 45	\$487 64 370 00
Total, buildings		\$1,424 95	\$857 64
Total, contents		857 64	
Total, buildings and contents	10	\$2,282 59	

TABLE NO. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Heating or lighting apparatus igniting merchandise, etc.	S. 239 B. 92	\$111,044 80 27,801 52	\$39,315 79 32,557 24
Total, buildings		\$138,846 32	\$71,873 03
Total, contents		71,873 03	
Total, buildings and contents	331	\$210,719 35	
Hot ashes	S. 107 B. 53	\$47,482 01 40,873 66	\$10,856 74 7,519 17
Total, buildings		\$88,355 67	\$18,375 91
Total, contents		18,375 91	
Total, buildings and contents	160	\$106,731 58	
Incendiary	S. 129 B. 5	\$163,797 06 3,697 50	\$44,632 52 2,894 00
Total, buildings		\$167,494 56	\$47,526 52
Total, contents		47,526 52	
Total, buildings and contents	134	\$215,021 08	
Lighting fire with kerosene or gasoline	S. 3 B. 1	\$1,085 00 83 50	\$218 00 5 00
Total, buildings		\$1,168 50	\$223 00
Total, contents		223 00	
Total, buildings and contents	4	\$1,391 50	
Lightning	S. 65 B. 9	\$39,820 85 1,601 40	\$14,207 23 468 00
Total, buildings		\$41,422 25	\$14,675 23
Total, contents		14,675 23	
Total, buildings and contents	74	\$56,097 48	
Malicious mischief	S. 106 B. 22	\$69,516 62 1,629 52	\$6,237 44 1,694 00
Total, buildings		\$71,146 14	\$7,931 44
Total, contents		7,931 44	
Total, buildings and contents	128	\$79,077 58	
Mechanics' torches	S. 50 B. 13	\$65,981 04 19,191 18	\$65,909 85 9,561 87
Total, buildings		\$85,172 22	\$75,471 72
Total, contents		75,471 72	
Total, buildings and contents	63	\$160,643 94	
Miscellaneous	S. 8 B. 2	\$3,870 00 669 00	\$1,327 10 75 00
Total, buildings		\$4,539 00	\$1,402 10
Total, contents		1,402 10	
Total, buildings and contents	10	\$5,941 10	
Overheated cooking and heating apparatus	S. 223 B. 39	\$256,040 78 50,379 57	\$106,081 74 33,245 02
Total, buildings		\$306,420 35	\$139,326 76
Total, contents		139,326 76	
Total, buildings and contents	262	\$445,747 11	

TABLE NO. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Range oil burners	S. 103 B. 41	\$39,675 46 11,797 41	\$11,121 28 8,011 94
Total, buildings		\$51,472 87	\$19,133 22
Total, contents		19,133 22	
Total, buildings and contents	144	\$70,606 09	
Rats and matches	S. 22 B. 1	\$11,758 45 680 00	\$6,617 21 35 00
Total, buildings		\$12,438 45	\$6,652 21
Total, contents		6,652 21	
Total, buildings and contents	23	\$19,090 66	
Sparks from bonfires, brush, forest or grass fires	S. 156 B. 14	\$77,465 93 7,051 61	\$21,486 80 635 00
Total, buildings		\$84,517 54	\$22,121 80
Total, contents		22,121 80	
Total, buildings and contents	170	\$106,639 34	
Sparks from chimneys	S. 288 B. 73	\$119,894 83 35,002 46	\$11,733 88 4,750 82
Total, buildings		\$154,897 29	\$16,484 70
Total, contents		16,484 70	
Total, buildings and contents	361	\$171,381 99	
Sparks from furnaces, forges, stoves or fireplaces	S. 92 B. 33	\$79,741 63 38,025 54	\$23,151 63 10,226 14
Total, buildings		\$117,767 17	\$33,377 77
Total, contents		33,377 77	
Total, buildings and contents	125	\$151,144 94	
Sparks from locomotives	S. 9 B. 4	\$11,568 37 1,035 90	\$2,818 00 —
Total, buildings		\$12,604 27	\$2,818 00
Total, contents		2,818 00	
Total, buildings and contents	13	\$15,422 27	
Spontaneous ignition	S. 340 B. 111	\$339,756 39 86,092 86	\$221,644 70 42,795 16
Total, buildings		\$425,849 25	\$264,439 86
Total, contents		264,439 86	
Total, buildings and contents	451	\$690,289 11	
Thawing water pipes	S. 68 B. 27	\$19,846 71 14,279 79	\$4,209 55 1,403 30
Total, buildings		\$34,126 50	\$5,612 85
Total, contents		5,612 85	
Total, buildings and contents	95	\$39,739 35	
Unknown	S. 264 B. 173	\$766,921 25 473,195 05	\$358,135 25 388,043 58
Total, buildings		\$1,240,116 30	\$746,178 83
Total, contents		746,178 83	
Total, buildings and contents	437	\$1,986,295 13	

TABLE NO. 2.—*Fires classified by Causes, etc.—Concluded.*

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Unknown, suspicious	S. 97 B. 28	\$270,303 69 19,278 52	\$104,539 85 5,901 80
Total, buildings		\$289,582 21	\$110,441 65
Total, contents		110,441 65	
Total, buildings and contents	125	\$400,023 86	
Volatile oils and inflammable liquids, ignition of	S. 375 B. 176	\$194,510 18 16,158 26	\$108,893 00 21,371 48
Total, buildings		\$210,668 44	\$130,264 48
Total, contents		130,264 48	
Total, buildings and contents	551	\$340,932 92	
Grand total	8,901	\$9,805,331 65	

TABLE NO. 3.—*Giving Description of Property, Number of Fires, and Loss.*

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Aircraft	S. 2 B. —	—	\$4,000 00
Total	2	—	\$4,000 00
Automobiles	S. 374 B. 375	—	66,191 81 18,370 49
Total	749	—	84,562 30
Bakeries	S. 11 B. 4	\$13,232 91 1,400 54	2,116 33 197 00
Total	15	14,633 45	2,313 33
Banks	S. — B. —	—	—
Total	—	—	—
Barber shops	S. 7 B. —	1,086 67	338 00
Total	7	1,086 67	338 00
Barns and stables	S. 186 B. 10	177,317 37 1,084 00	53,358 91 92 50
Total	196	178,401 37	53,451 41
Blacksmith shops	S. 2 B. —	410 00	200 00
Total	2	410 00	200 00
Boarding and lodging houses and dormitories	S. 53 B. 89	31,670 52 43,724 04	5,506 64 9,401 96
Total	142	75,394 56	14,908 60
Boats	S. 11 B. 9	336,025 16 30,725 00	1,251 22 13,154 82
Total	20	366,750 16	14,406 04
Bowling alleys	S. 3 B. 1	3,476 00 5,385 00	2,259 00 1,425 98
Total	4	8,861 00	3,684 98

TABLE NO. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Bridges	S. — B. —	— —	— —
Total	—	—	—
Buildings in process of construction	S. 4 B. —	\$1,398 00 —	\$81 50 —
Total	4	1,398 00	81 50
Business blocks and office buildings	S. 54 B. 35	51,266 62 22,417 18	28,256 26 11,592 04
Total	89	73,683 80	39,848 30
Carpenter shops	S. 4 B. 3	231 00 61 00	150 00 20 00
Total	7	292 00	170 00
Churches	S. 22 B. 7	101,406 14 18,780 35	17,466 05 3,824 00
Total	29	120,186 49	21,290 05
Cloak and suit or clothing factories or shops	S. 2 B. 3	374 90 21,540 74	8,040 12 74,893 48
Total	5	21,915 64	82,933 60
Clothing or furnishing stores	S. 14 B. 10	7,350 15 6,463 00	24,621 74 7,926 49
Total	24	13,813 15	32,548 23
Club and lodge rooms	S. 52 B. 9	54,940 24 19,520 06	12,544 39 4,325 00
Total	61	74,460 30	16,869 39
Coal yards	S. 9 B. 2	23,751 73 3,200 00	2,380 75 —
Total	11	26,951 73	2,380 75
Cotton mills	S. 1 B. 3	— 3,218 57	2,592 14 6,046 58
Total	4	3,218 57	8,638 72
Department stores	S. 4 B. 3	2,965 00 1,908 61	5,977 00 20,990 63
Total	7	4,873 61	26,967 63
Docks and wharves	S. — B. 5	— 440 00	— 75 00
Total	5	440 00	75 00
Drug factories	S. 2 B. 1	50 00 1,521 00	709 24 500 00
Total	3	1,571 00	1,209 24
Drug stores	S. 8 B. 10	7,341 50 713 17	13,709 21 2,649 10
Total	18	8,054 67	16,358 31
Dry cleaning and dyeing establishments	S. 12 B. 4	7,357 50 237 50	4,439 80 1,165 00
Total	16	7,595 00	5,604 80
Dwellings	S. 3,731 B. 1,084	2,224,832 43 577,316 49	703,532 59 168,251 98
Total	4,815	2,802,148 92	871,784 57

TABLE NO. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Factories and workshops not otherwise listed	S. 181 B. 53	\$308,480 54 66,305 85	\$270,271 94 96,554 91
Total	234	374,786 39	366,826 85
Food and canning plants	S. 4 B. 4	781 22 5,848 56	324 00 500 00
Total	8	6,629 78	824 00
Foundries	S. 9 B. 2	84,880 22 1,096 77	4,814 44 1,000 00
Total	11	85,976 99	5,814 44
Garages	S. 260 B. 52	115,673 35 6,538 50	56,808 25 3,089 52
Total	312	122,211 85	59,897 77
Gas and electrical plants	S. 1 B. 2	874 30 200 00	— 12,695 23
Total	3	1,074 30	12,695 23
Greenhouses	S. 8 B. —	4,023 50 —	700 00 —
Total	8	4,023 50	700 00
Halls	S. 12 B. 6	46,183 95 13,810 04	5,223 79 852 30
Total	18	59,993 99	6,076 09
Hat and cap factories or shops	S. — B. —	— —	— —
Total	—	—	—
Henneries	S. 46 B. —	10,530 00 —	10,865 00 —
Total	46	10,530 00	10,865 00
Hoseries	S. — B. —	— —	— —
Total	—	—	—
Hospitals	S. 6 B. 8	816 65 4,930 07	565 50 2,150 00
Total	14	5,746 72	2,715 50
Hotels	S. 32 B. 11	96,146 68 22,040 03	19,555 95 477 00
Total	43	118,186 71	20,032 95
Ice houses	S. 15 B. —	52,976 70 —	26,025 00 —
Total	15	52,976 70	26,025 00
Jewelry and watch factories	S. 1 B. —	— —	137 15 —
Total	1	—	137 15
Junk and rag shops	S. 16 B. 5	16,185 75 6,951 07	20,791 66 4,850 00
Total	21	23,136 82	25,641 66
Laundries	S. 10 B. 7	898 00 3,142 84	779 00 764 47
Total	17	4,040 84	1,543 47

TABLE NO. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Leather establishments	S. 15 B. 2	\$31,273 00 700 00	\$101,748 65 35 05
Total	17	31,973 00	101,783 70
Lumber yards	S. 12 B. 2	5,655 64 3,613 38	3,572 53 2,135 31
Total	14	9,269 02	5,707 84
Machine shops	S. 1 B. 1	100 00 47 44	599 20 —
Total	2	147 44	599 20
Novelty and toy shops	S. 8 B. 4	2,886 00 544 00	3,467 62 336 27
Total	12	3,430 00	3,803 89
Out buildings	S. 99 B. 49	35,626 77 1,902 50	3,503 67 130 00
Total	148	37,529 27	3,633 67
Paint shops	S. 9 B. 1	8,057 90 1,500 00	9,521 90 —
Total	10	9,557 90	9,521 90
Paper mills	S. 10 B. 1	8,672 05 2,500 00	725 44 896 00
Total	11	11,172 05	1,621 44
Photograph studios	S. 1 B. 1	— 857 00	75 00 50 00
Total	2	857 00	125 00
Plumbing shops	S. 7 B. 2	11,094 00 25 00	15,184 84 3,321 37
Total	9	11,119 00	18,506 21
Pool and billiard rooms	S. 5 B. 1	1,819 50 1,337 72	2,456 19 125 09
Total	6	3,157 22	2,581 19
Printing establishments and newspaper plants	S. 9 B. 4	34,546 20 488 29	5,123 52 285 06
Total	13	35,034 49	5,408 58
Public buildings and other public property	S. 4 B. 23	47,170 00 17,102 00	7,050 00 14,276 44
Total	27	64,272 00	21,326 44
Railroad buildings and rolling stock	S. 17 B. 27	27,056 00 620 00	3,510 06 3,886 99
Total	44	27,676 00	7,397 05
Restaurants	S. 58 B. 27	53,325 09 11,391 84	17,515 74 14,001 13
Total	85	64,716 93	31,516 87
Schools and academies, private	S. 6 B. 3	54,654 57 625 05	2,500 00 —
Total	9	55,279 62	2,500 00
Schools, public	S. 20 B. 7	205,788 40 2,125 00	36,226 61 725 00
Total	27	207,913 40	36,951 61

TABLE NO. 3.—*Giving Description of Property, etc.*—Concluded.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Storehouses and warehouses	S. 120 B. 44	\$105,686 07 70,170 32	\$92,461 26 46,268 01
Total	164	175,856 39	138,729 27
Shoe factories	S. 30 B. 5	101,107 09 19,329 32	120,741 70 64,181 08
Total	35	120,436 41	184,922 78
Stores and dwellings	S. 333 B. 205	336,564 16 100,377 75	134,958 83 36,111 03
Total	538	436,941 91	171,069 86
Stores, retail, unclassified	S. 306 B. 207	232,643 06 216,687 01	260,975 49 229,920 51
Total	513	449,330 07	490,896 00
Summer cottages and camps	S. 73 B. —	89,027 55 —	24,525 72 —
Total	73	89,027 55	24,525 72
Tailor shops	S. 6 B. —	1,711 72 —	1,320 80 —
Total	6	1,711 72	1,320 80
Tanneries	S. — B. —	— —	— —
Total	—	—	—
Theatres	S. 9 B. 4	26,991 79 2,350 30	7,845 31 376 50
Total	13	29,342 09	8,221 81
Unclassed	S. 64 B. 63	44,001 95 11,881 45	11,963 39 6,929 04
Total	127	55,883 40	18,892 43
Underwear factories	S. — B. 1	— 197 14	— 304 40
Total	1	197 14	304 40
Woodworking plants with power	S. 2 B. 4	12,267 80 9,886 14	9,283 78 17,738 90
Total	6	22,153 94	27,022 68
Woolen mills	S. 3 B. —	6,955 34 —	5,626 47 —
Total	3	6,955 34	5,626 47
Grand total	8,901	\$6,636,394 98	\$3,168,936 67
Grand total, exclusive of Boston	6,396	\$5,269,616 35	\$2,259,068 10

TABLE NO. 4.—*Number of Incendiary and Unknown Fires in the State, exclusive of Boston and in Boston, and the Number of Arrests and Convictions in the State, from the Year 1906 to 1935, inclusive.*

YEAR	STATE, EXCLUSIVE OF BOSTON.		BOSTON.		STATE.	
	Incen- diary.	Un- known.	Incen- diary.	Un- known.	Arrests.	Convic- tions.
1906	141	418	12	186	66	47
1907	124	436	19	211	80	60
1908	162	434	37	259	110	50
1909	135	459	16	182	100	68
1910	111	448	9	111	67	34
1911	102	521	8	199	70	45
1912	126	488	20	231	61	44
1913	137	527	3	257	67	40
1914	126	655	17	269	61	43
1915	146	617	29	351	78	49
1916	134	540	21	267	141	69
1917	110	446	16	241	71	32
1918	65	375	12	185	46	29
1919	59	415	6	219	32	24
1920	44	294	7	179	25	13
1921	78	552	2	128	59	24
1922	82	301	9	139	48	28
1923	98	291	7	141	82	47
1924	102	345	17	151	49	16
1925	111	291	7	203	89	41
1926	89	333	9	261	88	54
1927	147	314	38	177	86	45
1928	91	304	35	107	66	38
1929	130	301	15	160	182	109
1930	129	360	20	205	104	48
1931	171	534	24	238	226	89
1932	225	792	21	393	*241	*163
1933	158	518	7	290	*129	*194
1934	168	433	12	210	*151	*105
1935	129	361	5	201	*218	*153

*Exclusive of Boston.

TABLE NO. 5.—*Number of Fires in State and Loss from Same from the Year 1906 to 1935, inclusive.*

YEAR.	Total Number of Fires.	State exclusive of Boston.	Boston.	Total Loss.
1906	4,822	3,470	1,352	\$6,081,176 00
1907	5,794	3,877	1,917	7,962,775 00
1908	6,323	4,312	2,011	21,638,866 76
1909	6,099	4,231	1,868	8,504,474 96
1910	5,929	4,221	1,708	9,058,114 60
1911	6,754	4,746	2,008	8,891,412 96
1912	7,430	5,055	2,375	9,403,847 30
1913	7,245	5,149	2,096	10,995,580 03
1914	8,429	6,128	2,301	26,194,270 57
1915	8,030	5,801	2,229	9,693,872 18
1916	7,101	5,246	1,855	9,729,755 27
1917	7,193	5,257	1,936	11,656,411 95
1918	6,814	5,054	1,760	11,988,685 58
1919	6,888	4,970	1,918	10,080,926 41
1920	6,111	4,479	1,632	12,257,037 23
1921	7,188	5,338	1,850	15,587,906 56
1922	8,119	6,022	2,097	14,745,779 61
1923	8,666	6,422	2,244	19,022,080 04
1924	9,436	6,826	2,610	22,243,991 53
1925	9,166	6,572	2,594	18,622,675 93
1926	9,469	6,803	2,666	20,873,310 27
1927	8,681	6,175	2,506	15,201,324 87
1928	8,541	6,063	2,478	17,859,327 94
1929	8,914	6,202	2,712	16,284,559 09
1930	9,276	6,550	2,726	18,159,364 42
1931	9,555	6,652	2,903	16,777,176 37
1932	10,677	7,715	2,962	18,026,358 49
1933	9,409	6,751	2,658	11,401,639 21
1934	8,936	6,427	2,509	11,311,502 92
1935	8,901	6,396	2,505	9,805,391 65

PROPERTY.	CAUSES																																Total.					
	Boiling over of fats, etc.	Burning soot.	Careless fumigation.	Careless smoking.	Careless use of matches.	Children and matches.	Defective chimney.	Defective construction.	Defective heating apparatus.	Defective heating apparatus (oil-burning).	Electrical causes.	Escaping gas igniting.	Explosion of lamp, lantern or stove.	Fireworks.	Friction.	Gas and electric irons.	Grease in ventilator igniting.	Heating or lighting apparatus igniting merchandise.	Hot ashes.	Incendiary.	Lighting fire with kerosene or gasoline.	Miscellaneous mischief.	Mechanics' torches.	Miscellaneous.	Overheated cooking or heating apparatus.	Range oil burners.	Rats and matches.	Sparks from bonfires, forest, or grass fires.	Sparks from chimneys.	Sparks from furnaces, forges, stoves, etc.	Sparks from locomotives.	Spontaneous ignition.		Thawing water pipes.	Unknown.	Unknown, suspicious.	Volatile oils and inflammable liquids, ignition of.	
Hospitals				5	3									1			2	3	1	1	1					1											1	14
Hotels	1			18	4																					1												43
Ice houses																																						15
Jewelry factories				4																																		1
Junk shops				4																																		21
Laundries				2	1	1	2	2									2	2																			17	
Leather establishments				6	6																																17	
Lumber yards				2		2																															14	
Machine shops				1																																	2	
Novelty and toy shops				3																																	12	
Outbuildings				21	2	33	2	1																													148	
Paint shops				3	1																																10	
Paper mills																																					2	
Photograph studios																																					11	
Plumbing shops				2																																	9	
Pool rooms				8																																	27	
Printing and newspaper plants																																					9	
Public buildings	1			11																																	27	
Railroad buildings				14	5	1	1																														44	
Restaurants	12	1		22	2		4																														85	
Schools, private				4																																	9	
Schools, public				5			1	2																													27	
Storehouses				40	7	10	4																														164	
Shoe factories				14			2																														35	
Stores and dwellings	6	1		187	36	21	31																													538		
Stores, retail				193	17	5	25																													513		
Summer camps	12	3		17	3	3	1																													73		
Tailor shops				2																																	6	
Tanneries																																					1	
Theatres				5	1																																13	
Unclassed	1			27	1	6	6																													127		
Underwear factories																																					1	
Woodwork plants				2		1																															6	
Woolen mills																																					3	
Total	95	81	6	2,123	399	453	630	2	38	135	905	13	66	176	27	81	10	331	160	134	4	74	128	63	10	262	144	23	170	361	125	13	451	95	437	125	551	8,901

MASS.
DOCS.
COLL.

The Commonwealth of Massachusetts

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

FOR THE

YEAR ENDING DECEMBER 31, 1935

PART II

LIFE, MISCELLANEOUS AND FRATERNAL
INSURANCE

DEPARTMENT OF BANKING AND INSURANCE



PUBLICATION OF THIS DOCUMENT APPROVED BY THE COMMISSION ON ADMINISTRATION AND FINANCE

1200. 12-'36. Order 8377.
(300 Extra.)

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COMMISSIONER'S REPORT

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The Commonwealth of Massachusetts

DEPARTMENT OF BANKING AND INSURANCE, DIVISION OF INSURANCE, BOSTON, December 27, 1936.

To the General Court of Massachusetts.

In accordance with the provisions of the General Laws, chapter 175, section 17, Part II of the eighty-first annual insurance report is hereby submitted. Information is contained herein relative to life insurance companies and all other insurance companies transacting business in this Commonwealth, except fire and marine insurance companies, the report of which is contained in Part I.

In the statement filed with this Department as of December 31, 1935, companies were permitted to value all bonds which were amply secured and not in default on an amortized basis or to use Convention average rates provided in the aggregate they did not exceed the amortized values. On bonds not qualifying for amortization and on stocks Convention values were allowed.

The following insurance companies, other than fire and marine, were authorized to transact business in this Commonwealth subsequent to the date of the last report and prior to the date of this report:—

CORPORATE NAME	Location	Capital	Date of Authority
Commonwealth Mutual Liability Insurance Company.	Boston, Mass.	—	Dec. 31, 1935.
The Yorkshire Indemnity Company of New York.	New York, N. Y.	\$750,000	Nov. 25, 1936.
The Canton Mutual Liability Insurance Company.	Boston, Mass.	25,000	*Dec. 12, 1936.

The renewal of the license of the Eastern Life Insurance Company of New York, New York, N. Y., was refused on June 30, 1936.

Joseph J. Mulhern, George Alpert and John W. Corcoran were appointed temporary receivers of the Conveyancers Title Insurance and Mortgage Company on November 24, 1936. This appointment was made permanent on December 10, 1936.

Henry P. Fielding, Charles F. Lovejoy and William C. Giles were appointed temporary receivers of the Commonwealth Mutual Liability Insurance Company, Boston, Mass., on December 15, 1936. This receivership was made permanent on December 26, 1936.

DEPARTMENT EXAMINATIONS

The following life and miscellaneous insurance companies were examined by this department during the year 1935:—

NAME OF COMPANY	Location	Date of Previous Examination
American Employers	Boston	1932
Arrow Mutual	Watertown	1932
Boston Mutual Life	Boston	1932
Bucovina Ukranian Mutual Benefit	Boston	—
Electric Mutual	Lynn	1932
Employers' Liability (U. S. Branch)	Boston	1932
Federal Mutual	Boston	1932
Lithuanian Ladies Benefit Society "Knowledge"	Boston	—
Massachusetts Accident	Boston	1934
Massachusetts Indemnity	Boston	1932
Massachusetts Mutual Life	Springfield	1932
Ministers Mutual Life	Boston	1932
New England Mutual Life	Boston	1932
Royal Arcanum	Boston	1930
Royal Michaelense Autonomic Beneficent	Taunton	1932
Service Mutual	Boston	1932
Transportation	Boston	1932
Insurance Department, Berkshire County Savings Bank	Pittsfield	1933
Insurance Department, Beverly Savings Bank	Beverly	1933
Insurance Department, Cambridge Savings Bank	Cambridge	1932
Insurance Department, Canton Institution for Savings	Canton	—
Insurance Department, Leominster Savings Bank	Leominster	1933
Insurance Department, Lynn Institution for Savings	Lynn	1933
Insurance Department, New Bedford Institution for Savings	New Bedford	1933
Insurance Department, Plymouth Five Cents Savings Bank	Plymouth	—
Insurance Department, Waltham Savings Bank	Waltham	1932
Barnstable County Retirement Association	Barnstable	1934
Commonwealth Retirement Association	State House	1934
Massachusetts Institute of Technology Pension Association	Boston	—
Middlesex County Retirement Association	Cambridge	1934
Museum of Fine Arts Pension Association	Boston	—
Norfolk County Retirement Association	Dedham	1934
Teachers Retirement Association	State House	1934
Worcester City Retirement Association	Worcester	1934
Worcester County Retirement Association	Worcester	1934

* Guaranty Capital.

EXPENSE RATIOS FOR 1935. SCHEDULE W. (*Workmen's Compensation Business in Massachusetts.*)

COMPANIES	Expense Ratio (Per Cent)	COMPANIES	Expense Ratio (Per Cent)
<i>Stock Companies</i>			
Aetna Casualty	37.96	Phoenix Indemnity	37.32
Aetna Life	40.58	Royal Indemnity	29.25
American Employers'	37.51	Standard Accident	36.42
American Motorists	31.44	Standard Surety & Casualty	43.13
American Policyholders'	13.50	Sun Indemnity	40.79
American Surety	60.16	Travelers	42.26
Bankers Indemnity	42.81	United States Casualty	38.50
Car and General	51.91	United States Fidelity and Guaranty	52.61
Central Surety and Insurance	36.03	Western Casualty	12.01
Century Indemnity	51.91	Zurich General Accident and Liability	37.11
Continental Casualty	46.52		
Eagle Indemnity	22.65	Average for stock companies	39.87
Employers' Liability	37.18		
Fidelity and Casualty	37.69	<i>Mutual Companies</i>	
Fireman's Fund Indemnity	88.24	American Mutual Liability	18.47
General Accident Fire and Life	32.20	Arrow Mutual Liability	14.84
Glens Falls Indemnity	52.94	Eastern Mutual	20.72
Globe Indemnity	41.32	Electric Mutual Liability	12.00
Great American Indemnity	44.02	Hardware Mutual Casualty	36.47
Hartford Accident and Indemnity	38.80	Liberty Mutual	17.33
Indemnity Ins. Co. of N. A.	47.86	Lumbermens Mutual Casualty	28.44
London & Lancashire Indemnity	43.74	Merchants Mutual Casualty	27.70
London Guarantee and Accident	42.65	Security Mutual Casualty	16.35
Maryland Casualty	44.43	Service Mutual Liability	20.83
Massachusetts Bonding and Insurance	39.73	Transit Mutual	28.71
Metropolitan Casualty	33.27	United States Mutual Liability	23.47
National Casualty	71.82	Utica Mutual	26.43
New Amsterdam Casualty	39.36		
Norwich Union Indemnity	53.63	Average for mutual companies	18.90
Ocean Accident and Guarantee	40.94	Average for all companies	28.79

Respectfully submitted,

FRANCIS J. DECELLES,

Commissioner of Insurance.

REPORTS OF RECEIVERS OF INSURANCE COMPANIES AND FRATERNAL INSURANCE CORPORATIONS

Atlantic Mutual Casualty Insurance Company.—Arthur F. Bickford, 53 State Street, Boston, was appointed temporary receiver on April 24, 1931, and this appointment was made permanent on May 15, 1931. Examinations of the receiver's accounts covering the period from August 29, 1935, the date of the previous examination, through September 12, 1936, show no receipts; disbursements of \$9,460.15, which includes the distribution of a 20% dividend of \$9,422.65 on November 27, 1935, and leaves a balance of \$7,788.19 on deposit with the First National Bank of Boston.

Bristol Mutual Liability Insurance Company.—Alfred R. Shrigley, 11 Pemberton Square, Boston, was appointed receiver on November 6, 1929. An examination of the receiver's accounts as of December 12, 1936, showed a cash balance of \$3,290.64, representing receipts since June 25, 1935, the date of the previous examination, of \$3,283.30 and disbursements during the same period of \$24,567.24, of which \$6,000 was for the receivers' compensation; \$11,195.65 for claims for personal injuries and \$1,592 for workmen's compensation claims. On August 13, 1935, a decree was issued by the court authorizing the payment of a second dividend of 7% to all claimants.

Car Owners Mutual Insurance Company.—Donald E. Mayberry and Frederick G. Katzman, 20 Pemberton Square, Boston, were appointed receivers on December 12, 1928. An examination of the receivers' accounts on December 10, 1936, showed that no cash or other assets appeared to be in the possession of the receivers. A balance of \$513.41 on deposit with the Second National Bank of Boston, represented uncalled for dividends.

Independent Taxicab Owners Mutual Insurance Company.—Donald E. Mayberry, 20 Pemberton Square, Boston, was appointed receiver on November 18, 1927. An examination of the receiver's accounts on December 10, 1936, showed neither cash nor other assets appeared to be in the possession of the receiver. A balance of \$32.09, representing uncalled for dividends, is on deposit with the State Street Trust Company, Boston.

Massachusetts Mutual Liability Insurance Company.—Henry F. Hurlburt, 53 State Street, Boston, was appointed receiver on December 27, 1929. An examination of the receiver's accounts covering the period from August 28, 1935, the date of the previous examination, through September 14, 1936, showed receipts of \$35 and disbursements of \$26, leaving a balance of \$565.54 which is on deposit with the State Street Trust Company of Boston.

Trade Mutual Liability Insurance Company.—William H. Taylor, 179 Summer Street, Boston, was appointed receiver on March 11, 1930. An examination of the receiver's accounts covering the period from August 28, 1935, the date of the previous examination, through September 23, 1936, showed receipts of \$800.33 and disbursements of \$400.13, leaving a balance of \$2,549.10.

The Beneficiary Association of the Boston Fruit and Produce Exchange.—Francis J. DeCelles, Commissioner of Insurance, was appointed receiver on November 12, 1935. He reports that on September 1, 1936, there was a balance in the Death Account of \$1,734.17 and in the Expense Account of \$192.01.

Hebrew Palestine Association, Incorporated.—Clarence W. Hobbs, Commissioner of Insurance, was appointed receiver on May 12, 1922. On December 30, 1924, he resigned and John Bradford Davis, Haverhill, was appointed receiver on the same date. He reports no change has been made in his accounts since September 30, 1935, and that there is \$118.34 on deposit with the Haverhill National Bank, representing claimants' checks not cashed.

Loyal Knights and Ladies.—John N. Hodge, 30 Hanover Street, Boston, was appointed receiver on June 11, 1926. He was discharged by Order of the Court on November 15, 1935. The Treasurer and Receiver-General of the Commonwealth had on deposit on December 22, 1936, a balance of \$1,018.41 representing unclaimed funds.

Saint Antonio, The Society of.—Francisco G. Mortozo, 26 Marble Street, Taunton, was appointed receiver on August 24, 1932. A report filed with the Supreme Judicial Court on October 6, 1936, showed neither assets nor liabilities.

Supreme Colony, United Order of Pilgrim Fathers.—Henry M. Hutchings, 1104 Tremont Building, Boston, was appointed receiver on September 25, 1917. The receiver reports no receipts during the year ending June 30, 1936, and disbursements of \$10, leaving a balance of \$1,036.07 on deposit with the State Street Trust Company of Boston on that date.

Supreme Lodge of the Portuguese Fraternity of the United States of America.—Charles Serpa, Masonic Building, New Bedford, was appointed receiver on May 9, 1935. The receiver reported that on September 28, 1936, there were assets amounting to \$32,120.21, of which \$28,662.24 was on deposit with various banks.

STATUTES ENACTED IN 1936 PERTAINING TO THE CLASSES OF
INSURANCE COVERED BY THIS VOLUME, PUBLISHED BY
DIRECTION OF THE GENERAL LAWS, CHAPTER 175,
SECTION 17.

CHAPTER 20.

AN ACT FURTHER EXTENDING THE PERIOD OF OPERATION OF CERTAIN LAWS
AUTHORIZING DOMESTIC CORPORATIONS TO CONTRIBUTE TO CERTAIN FUNDS FOR
THE BETTERMENT OF SOCIAL AND ECONOMIC CONDITIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Chapter eight of the acts of nineteen hundred and thirty-three is hereby amended by striking out section three, as most recently amended by chapter four of the acts of nineteen hundred and thirty-five, and inserting in place thereof the following: —
Section 3. This act shall become inoperative at the expiration of six years from its effective date. — (Approved February 6, 1936.)

CHAPTER 61.

AN ACT RELATIVE TO ANNUITY ASSOCIATIONS FOR THE BENEFIT OF EMPLOYEES OF INSURANCE COMPANIES.

Section thirty-six of chapter one hundred and seventy-five of the General Laws, as amended by chapter one hundred and forty of the acts of nineteen hundred and thirty-five, is hereby further amended by striking out the second paragraph and inserting in place thereof the following:—

Any such company, with the written approval of the commissioner, may also establish an employee's savings fund, contributory pension system or association for the benefit of its aged or disabled employees, to which fund, system or association both the employees and the company shall contribute. Such a fund, system or association may be an association described in sections thirty-nine, forty and forty-one of chapter thirty-two and subject thereto.—(*Approved February 18, 1936.*)

CHAPTER 126.

AN ACT AUTHORIZING THE ST. JOHN BAPTIST MUTUAL BENEFIT ASSOCIATION OF SALEM TO GRANT EXTENDED TERM AND PAID-UP INSURANCE AND CASH WITHDRAWAL EQUITIES.

St. John Baptist Mutual Benefit Association of Salem, a fraternal benefit society incorporated under general law, may, subject to the provisions of section sixteen of chapter one hundred and seventy-six of the General Laws, grant such extended term and paid-up insurance, and cash withdrawal equities to its members as its constitution and by-laws may provide, and shall, while it continues to grant such benefits, be subject to the provisions of section thirty-nine of said chapter one hundred and seventy-six; provided, that said corporation provides for stated periodical contributions sufficient to meet the mortuary obligations valued as provided by section forty-five of said chapter one hundred and seventy-six.—(*Approved March 10, 1936.*)

CHAPTER 162.

AN ACT INCREASING THE AMOUNT TO BE PAID INTO THE TREASURY OF THE COMMONWEALTH IN CERTAIN CASES OF INDUSTRIAL ACCIDENTS RESULTING IN DEATH.

Section sixty-five of chapter one hundred and fifty-two of the General Laws, as amended by chapter three hundred and ninety-five of the acts of nineteen hundred and thirty-five, is hereby further amended by striking out, in the fourth line, the words "two hundred and fifty" and inserting in place thereof the words:— five hundred,— so as to read as follows:— *Section 65.* For every case of personal injury resulting in death covered by this chapter, when there are no dependents, the insurance company shall pay into the treasury of the commonwealth five hundred dollars. Such payments shall constitute a special fund in the custody of the state treasurer who shall make payments therefrom upon the written order of the department for the purposes set forth in section thirty-seven.— (*Approved March 23, 1936.*)

CHAPTER 164.

AN ACT REGULATING MEDICAL SERVICES RENDERED UNDER THE WORKMEN'S COMPENSATION LAW.

Chapter one hundred and fifty-two of the General Laws is hereby amended by striking out section thirty, as appearing in the Tercentenary Edition, and inserting in place thereof the following:— *Section 30.* During the first two weeks after the injury, and, in unusual cases or cases requiring specialized or surgical treatment, in the discretion of the department, for a longer period, the insurer shall furnish adequate and reasonable medical and hospital services, and medicines if needed, together with the expenses necessarily incidental to such services. The employee may select a physician other than the one provided by the insurer; and in case he shall be treated by a physician of his own selection the reasonable cost of the physician's services shall be paid by the insurer, subject to the approval of the department. Such approval shall be granted only if the department finds that

such services were necessary and the charges therefor were reasonable. In any case where the department is of opinion that the fitting of the employee with an artificial eye or limb, or other mechanical appliance, will promote his restoration to or continue him in industry, it may order that he be provided with such an artificial eye, limb or appliance, at the expense of the insurer. — (*Approved March 23, 1936.*)

CHAPTER 172.

AN ACT AUTHORIZING EMERGENCY LOANS BY SAVINGS BANKS, CO-OPERATIVE BANKS, TRUST COMPANIES, CREDIT UNIONS, BANKING COMPANIES AND INSURANCE COMPANIES TO RELIEVE DISTRESS CAUSED BY FLOOD CONDITIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public health, safety and convenience.

SECTION 1. Any savings bank, co-operative bank, trust company, credit union, banking company or insurance company, with the approval of a majority of its officers, board or committee authorized by law to approve loans, and subject to such terms and conditions as they may require in each case, may assist any of its mortgagors or borrowers whose property shall have suffered damage as a result of flood conditions in this commonwealth by advancing to any of its mortgagors sums for the purpose of repairing or rehabilitating the property mortgaged and, in addition, by advancing to any one of said mortgagors or borrowers sums not exceeding, in the aggregate, two hundred dollars for the purpose of alleviating distress or suffering caused by such flood conditions.

SECTION 2. The Mutual Savings Central Fund, Inc., The Co-operative Central Bank and the Central Credit Union Fund, Inc., with the approval of their respective boards of directors, may assist any of their respective member banks by loaning funds for the purposes set forth in section one, and such member banks are hereby empowered to borrow for such purposes.

SECTION 3. Any savings bank, co-operative bank, trust company, credit union, banking company or insurance company, with the approval of a majority of its officers, board or committee authorized by law to approve loans, may contribute such sum or sums of money as they may determine to be reasonable, to any general fund, approved by the commissioner of insurance in the case of insurance companies or by the commissioner of banks in the case of any of the other corporations referred to in this section, being raised by a relief committee and established for the purpose of providing assistance in the improvement of social and economic conditions in any community whose inhabitants have suffered damage due to flood conditions in this commonwealth.

SECTION 4. No loan or contribution shall be made under this act after the expiration of six months from its effective date, and no provision of law inconsistent with this act shall apply to any loan or contribution made hereunder. — (*Approved March 24, 1936.*)

CHAPTER 177.

AN ACT RELATIVE TO THE CORPORATE POWERS OF THE ITALIAN MUTUAL HELP SOCIETY ARTILLERY CORPORATION OF BROCKTON.

The Italian Mutual Help Society Artillery Corporation of Brockton, a corporation duly established under general law, may, in the event of the death of a member, pay a death or funeral benefit limited to not more than five hundred dollars, and may, in the event of the death of the wife of a member, pay to said member not more than two hundred dollars; provided, that the amount so paid to a member upon the death of his wife shall be deducted from the amount payable at the member's death. Said corporation, except as otherwise provided herein, shall have all the powers, rights and privileges, and shall be subject to all the duties, liabilities and restrictions, conferred or imposed by laws now or hereafter in force upon fraternal benefit societies designated in section forty-five of chapter one hundred and seventy-six of the General Laws. — (*Approved March 26, 1936.*)

CHAPTER 179.

AN ACT RELATIVE TO THE CORPORATE POWERS OF THE MUTUAL HELP SOCIETY
S. CROCE DI MAGLIANO CORPORATION OF BROCKTON.

The Mutual Help Society S. Croce Di Magliano Corporation of Brockton, a corporation duly established under general law, may, in the event of the death of a member, pay a death or funeral benefit limited to not more than five hundred dollars, and may, in the event of the death of the wife of a member, pay to said member not more than two hundred dollars; provided, that the amount so paid to a member upon the death of his wife shall be deducted from the amount payable at the member's death. Said corporation, except as otherwise provided herein, shall have all the powers, rights and privileges, and shall be subject to all the duties, liabilities and restrictions, conferred or imposed by laws now or hereafter in force upon fraternal benefit societies designated in section forty-five of chapter one hundred and seventy-six of the General Laws. — (*Approved March 26, 1936.*)

CHAPTER 191.

AN ACT MODIFYING THE REQUIREMENTS FOR INVESTMENTS IN REAL ESTATE
MORTGAGES BY BANKING INSTITUTIONS.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

SECTION 1. Notwithstanding any other provisions of law, any savings bank, co-operative bank, trust company, credit union or insurance company holding a first mortgage on real estate may take in substitution therefor from a person deemed by such bank, company or credit union to be a bona fide purchase of such real estate a first mortgage thereon in an amount not in excess of the amount due on the existing first mortgage plus the accumulated interest, taxes, municipal liens and other proper charges due thereon.

SECTION 2. This act shall become inoperative after December thirty-first, nineteen hundred and thirty-nine, but shall not affect any mortgage taken hereunder on or before said date. — (*Approved April 8, 1936.*)

CHAPTER 212.

AN ACT AUTHORIZING THE QUARTERLY PAYMENT OF DIVIDENDS BY STOCK
INSURANCE COMPANIES.

Section seventy-two of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by striking out, in the seventh line, the word "or" and inserting in place thereof a comma, — and by inserting after the word "semi-annually" in the same line the words: — or quarterly, — so as to read as follows: — *Section 72.* No stock company shall make a dividend, either in cash or stock certificates, except from its actual net surplus computed as required by law in its annual statement, nor shall any such company which has ceased to do new business divide any portion of its assets, except surplus to its stockholders until it shall have performed or cancelled its policy obligations. Any such company may declare and pay, annually, semi-annually, or quarterly from its surplus, cash dividends to its stockholders of not more than ten per cent of its capital stock in a year, and if the dividends in any year are less than ten per cent the difference may be made up in any subsequent year from surplus accumulations; but any such company may pay such dividend as the directors may consider prudent out of any surplus remaining after deducting from the assets all securities and book accounts on which no part of the principal or interest has been paid within the last year and for which foreclosure or suit has not been commenced for collection, or which after judgment obtained thereon shall have remained more than two years unsatisfied and on which interest shall not have been paid, and also deducting all interest due and unpaid on any property of the company. — (*Approved April 8, 1936.*)

CHAPTER 213.

AN ACT RELATIVE TO PURCHASES AND SALES OF SECURITIES BY INSURANCE COMPANIES.

Section sixty-four of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "company" in the twentieth line the following: — The board of directors, or committee thereof, referred to above, may authorize by vote duly recorded in the books of the company one or more of the officers of the company to buy or sell securities between meetings of said board, or committee, under such restrictions as the board of directors, or committee, shall deem advisable, and a copy of such authorization shall be filed with the commissioner. All such purchases and sales shall be reported to the board of directors, or committee, and recorded in the minutes of their next meeting, — so that the second paragraph will read as follows: — No investment, sale or loan, except loans on its own policies, shall be made which has not first been authorized by the board of directors, or by a committee thereof charged with the duty of investing or loaning the funds of the company; nor shall any deposit be made in a bank or banking institution unless such bank or banking institution has first been approved as a bank of deposit by the board of directors or said committee thereof, and unless the vote authorizing such investment, sale or loan or approval of the place of deposit has been duly recorded in the books of the company. The board of directors, or committee thereof, referred to above, may authorize by vote duly recorded in the books of the company one or more of the officers of the company to buy or sell securities between meetings of said board, or committee, under such restrictions as the board of directors, or committee, shall deem advisable, and a copy of such authorization shall be filed with the commissioner. All such purchases and sales shall be reported to the board of directors, or committee, and recorded in the minutes of their next meeting. — (*Approved April 8, 1936.*)

CHAPTER 215.

AN ACT RELATIVE TO THE SERVICE BY REGISTERED MAIL OF NOTICE OF CANCELLATION OF CERTAIN POLICIES OF INSURANCE BY INSURANCE COMPANIES.

SECTION 1. Section one hundred and eighty-seven C of chapter one hundred and seventy-five of the General Laws, as amended by chapter thirty-four of the acts of nineteen hundred and thirty-four, is hereby further amended by inserting after the word "prepaid" in the thirteenth line the words: — or by registered mail, postage prepaid, with a return receipt of the addressee requested, — so that the first paragraph will read as follows: — A company issuing any policy of insurance which is subject to cancellation by the company shall effect cancellation by serving the notice thereof provided by the policy and by paying or tendering, except as provided in this and the following section, the full return premium due thereunder in accordance with its terms without any deductions. Such notice and return premium, if any, shall be delivered in hand to the insured, or be left at his last address as shown by the company's records or, if its records contain no such address, at his last business, residence or other address known to the company, or be forwarded to said address by registered mail, postage prepaid or by registered mail, postage prepaid, with a return receipt of the addressee requested, and a notice left or forwarded, as aforesaid, shall be deemed a sufficient notice. A check of the company or its duly authorized agent shall be deemed a sufficient tender. The affidavit of any officer, agent or employee of the company, duly authorized for that purpose, that such notice has been served and such return premium, if any, has been paid or tendered, as provided in this section, shall be prima facie evidence that cancellation has been duly effected.

SECTION 2. This act shall become effective on December thirty-first, nineteen hundred and thirty-six. — (*Approved April 8, 1936.*)

CHAPTER 272.

AN ACT RELATIVE TO THE COVERAGE OF MOTOR VEHICLES AND TRAILERS UNDER COMPULSORY MOTOR VEHICLE LIABILITY POLICIES OR BONDS IN CASE OF DEATH OF THE OWNERS OF SUCH VEHICLES AND PENDING THE APPOINTMENT OF A LEGAL REPRESENTATIVE.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Section one hundred and thirteen A of chapter one hundred and seventy-five of the General Laws, as amended, is hereby further amended by striking out provision numbered (6), as appearing in the Tercentenary Edition, and inserting in place thereof the following:—

(6) That if, because of the insolvency or bankruptcy of the insured under the policy, he loses his right to possession of the motor vehicle or trailer covered thereby within the policy period, the policy shall cover the legal representative of his estate during the unexpired portion of such period to the same extent as though such representative were named as insured in the policy; and that, in the case of the death of the insured within the policy period, the policy shall, pending the appointment of a legal representative of his estate, but not for a period extending beyond ninety days after his death nor in any event beyond the date of expiration of the policy, cover any person having proper temporary custody of the motor vehicle or trailer referred to therein; and that, if such a legal representative is appointed within said period of ninety days, the policy shall during the unexpired portion, if any, of the policy period cover such legal representative to the same extent as though he were named as insured in the policy; and that, if no legal representative of the estate of such deceased insured is appointed within said period of ninety days, the policy, if still in force, shall terminate and the said estate, if the premium on the policy has been paid as set forth in provision (2), shall be entitled to receive a return premium after deducting the customary monthly short rates for the time the policy shall have been in effect. Nothing herein contained shall operate to nullify cancellation proceedings which have been commenced prior to the death of the insured. — (*Approved May 19, 1936.*)

CHAPTER 285.

AN ACT AMENDING CERTAIN PROVISIONS OF THE LAW RELATING TO SAVINGS BANK LIFE INSURANCE.

SECTION 1. Section fifteen of chapter one hundred and seventy-eight of the General Laws, as amended by section four of chapter three hundred and thirty of the acts of nineteen hundred and thirty-five, is hereby further amended by striking out, in the eleventh to fourteenth lines, inclusive, the words "Every policy and annuity contract shall provide that the issuing bank may make any payment thereunder by placing to the credit of the account of the registered beneficiary in the savings department the amount payable."

SECTION 2. Section twenty-one of said chapter one hundred and seventy-eight, as amended by section seven of said chapter three hundred and thirty, is hereby further amended by inserting after the word "its" in the twenty-fifth line the word:— insurance, — and by inserting after the word "distribution" in the twenty-sixth line the following:—, so far as relates to holders of insurance policies, — so as to read as follows:— *Section 21.* Each savings and insurance bank shall annually set apart as a surplus from the net profits, if any, which have been earned in its insurance department, an amount not less than twenty nor more than seventy-five per cent thereof, until such surplus amounts to twenty thousand dollars. Thereafter each such bank may add in any year to its surplus not more than fifteen per cent of the net profits, if any, which have been earned in its insurance department in such year; provided, that, with the approval of the state actuary, an amount in excess of said fifteen per cent of said net profits may be added to said surplus and, provided further, that no such bank shall, without the approval of the state actuary, add to its said surplus any amount which would make said surplus exceed

ten per cent of the net insurance reserve of said bank. Such surplus shall be maintained and held or used so far as necessary to meet losses in its insurance department whether from unexpectedly great mortality, depreciation in its securities, or otherwise, and, after said surplus amounts to twenty thousand dollars, for the maintenance of a stable dividend scale, and for the payment of settlement or maturity dividends or both in such manner and in such amounts if any, as may from time to time be directed by the state actuary. The balance of the net profits of each year shall annually be distributed equitably among the holders of its insurance policies and annuity contracts, such distribution, so far as relates to holders of insurance policies, to be made at the option of the policy holder in accordance with section one hundred and forty of chapter one hundred and seventy-five.

SECTION 3. Section twenty-nine of said chapter one hundred and seventy-eight, as appearing in the Tercentenary Edition, is hereby amended by striking out, in the first line, the word "fifty" and inserting in place thereof the word: — sixty, — so as to read as follows: — *Section 29.* The treasurer shall annually, within sixty days after the last business day in October, file with the commissioner of insurance and commissioner of banks a statement showing the financial condition of the insurance department on the last business day of October. Such annual statement shall be in the form required by the commissioners, who shall embody therein so much of the forms now prescribed for life insurance companies and for savings banks as may seem to them appropriate, with any additional inquiries they may require for the purpose of eliciting a complete and accurate exhibit of the condition and transactions of the banks. The assets and liabilities shall be computed and allowed in such statement in accordance with the rules governing insurance companies, except as herein otherwise provided. The president or vice president of the savings and insurance bank and five or more of its trustees shall make oath that the report is correct according to the best of their knowledge and belief. The commissioner of insurance and the commissioner of banks may also at any time require the treasurer to make such other statement of condition or furnish such other information concerning the insurance department as they deem necessary.

SECTION 4. Section thirty of said chapter one hundred and seventy-eight, as so appearing, is hereby amended by striking out, in the second line, the word "thirty" and inserting in place thereof the word: — sixty, — so as to read as follows: — *Section 30.* The treasurer of the General Insurance Guaranty Fund shall annually, within sixty days after the last business day of October, file with the commissioner of insurance and the commissioner of banks a statement, in such form as said commissioners shall prescribe, showing its financial condition on the last business day of October, and shall also at any time make such statement of condition and furnish such other information concerning its business as said commissioners deem necessary. The president of said fund and three or more trustees thereof shall make oath that the report is correct to the best of their knowledge and belief. — (*Approved May 22, 1936.*)

CHAPTER 312.

AN ACT RELATIVE TO PAYMENTS BY THE QUINCY POLICE MUTUAL AID ASSOCIATION TO ANY MEMBER THEREOF UPON THE DEATH OF HIS WIFE.

The Quincy Police Mutual Aid Association, a corporation duly established by law, acting by its board of directors, is hereby authorized to pay or cause to be paid from its general fund to any member in good standing, upon the death of his wife, such sum of money, not exceeding three hundred dollars, as may from time to time be fixed by vote of said corporation. — (*Approved June 2, 1936.*)

CHAPTER 329.

AN ACT RELATIVE TO THE BONDING OF OFFICERS AND EMPLOYEES OF CERTAIN CREDIT UNIONS.

Section fifteen of chapter one hundred and seventy-one of the General Laws, as most recently amended by chapter two hundred and seventy-two of the acts of nineteen hundred and thirty-five, is hereby further amended by striking out the

paragraph inserted by said chapter two hundred and seventy-two and inserting in place thereof the following new paragraph:—

Subject to the approval of the commissioner of insurance as to the form and conditions thereof, a schedule bond may be issued to an association of credit unions covering the officers and employees of the credit unions which are members of such association, notwithstanding that chapter one hundred and seventy-five does not expressly authorize the issuance of such a schedule bond. — (*Approved June 9, 1936.*)

CHAPTER 334.

AN ACT RELATIVE TO THE CORPORATE POWERS OF THE SOMERVILLE POLICE RELIEF ASSOCIATION:

SECTION 1. The Somerville Police Relief Association, a corporation duly established under the laws of the commonwealth, is hereby authorized, upon the death of the wife of any member in good standing, to pay to such member such sum, not exceeding three hundred dollars, as may from time to time be determined by vote of said corporation, and, upon the death of any member in good standing, to pay such death benefits, not exceeding one thousand dollars, as may from time to time be determined by vote as aforesaid.

SECTION 2. This act shall take effect upon its passage. (*Approved June 11, 1936.*)

CHAPTER 369.

AN ACT ENLARGING THE CORPORATE POWERS OF THE MINISTERS MUTUAL LIFE INSURANCE COMPANY.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

The Ministers Mutual Life Insurance Company, a corporation established under the name of Methodist Ministers Relief Insurance and Trust Association by section one of chapter three hundred and forty-four of the acts of nineteen hundred and ten and whose name was subsequently changed under general law, is hereby authorized to insure the lives of, and to grant endowments or annuities to, any person, anything in its charter to the contrary notwithstanding. — (*Approved June 19, 1936.*)

CHAPTER 372.

AN ACT RELATIVE TO THE WORCESTER HIBERNIAN BUILDING ASSOCIATION IN THE CITY OF WORCESTER.

SECTION 1. Chapter one hundred and fifty-two of the acts of eighteen hundred and ninety-eight is hereby amended by striking out section two, as amended by section one of chapter five hundred and seventeen of the acts of said year, and inserting in place thereof the following:— *Section 2.* The term of each member of the Worcester Hibernian Building Association in the city of Worcester, except those members thereof representing Division 36, of Worcester, of the Ancient Order of Hibernians of America on July first, nineteen hundred and thirty-six, shall terminate on said date, and the vacancies thus created may be filled by an election, properly called therefor, by and from the membership of said Division 36. The term of each member of said building association hereafter elected each year shall run from the date of such election to the next annual meeting of said building association, and until his successor is elected and qualified. The terms of the members of said building association representing said Division 36 on July first, nineteen hundred and thirty-six shall terminate on the date of the next annual meeting of said building association. Any vacancy in the membership of said building association occurring at any time by reason of death, disability or resignation may be filled by and from the membership of said Division 36 at a meeting duly called for that purpose.

SECTION 2. This act shall take effect upon its passage. — (*Approved June 19, 1936.*)

CHAPTER 403.

AN ACT PROVIDING FOR THE INCLUSION OF ADDITIONAL PUBLIC EMPLOYEES
WITHIN THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW.

Section sixty-nine of chapter one hundred and fifty-two of the General Laws, as most recently amended by chapter two hundred and sixty of the acts of the current year, is hereby further amended by striking out, in the thirty-second line, the words "foremen, subforemen and inspectors" and inserting in place thereof the words: — other employees except members of a police or fire force, regardless of the nature of their work, — so as to read as follows: — *Section 69.* The commonwealth and any county, city, town or district having the power of taxation which has accepted chapter eight hundred and seven of the acts of nineteen hundred and thirteen, and any town or district having the power of taxation which accepts the provisions of this section at an annual meeting or at any special meeting called for the purpose, and any county tuberculosis hospital district under sections seventy-eight to ninety, inclusive, of chapter one hundred and eleven, if the trustees of said district accept the provisions of this section, shall pay to laborers, workmen and mechanics employed by it who receive injuries arising out of and in the course of their employment, or, in case of death resulting from such injury, to the persons entitled thereto, the compensation provided by this chapter. Compensation payable under this chapter to an injured employee of the commonwealth who receives full maintenance in addition to his cash salary or wage, and compensation payable thereunder to his dependents in case of his death, shall be based upon his average weekly wages plus the sum of seven dollars per week in lieu of the full maintenance received by him. Sections seventy to seventy-five, inclusive, shall apply to the commonwealth and to any county, city, town or district having the power of taxation which has accepted said chapter eight hundred and seven, and to any town or district having the power of taxation which accepts the provisions of this section as hereinbefore provided, and to any county tuberculosis hospital district under said sections seventy-eight to ninety, inclusive, if the trustees of said district accept the provisions of this section. The terms laborers, workmen and mechanics, as used in sections sixty-eight to seventy-five, inclusive, shall include other employees except members of a police or fire force, regardless of the nature of their work, of the commonwealth or of any such county, city, town, district or county tuberculosis hospital district, to such extent as the commonwealth or such county, city, town or district, acting respectively through the governor and council, county commissioners, city council, the qualified voters in a town or district meeting, or the trustees of such county tuberculosis hospital district, shall determine, as evidenced by a writing filed with the department. — (*Approved June 24, 1936.*)

CHAPTER 405.

AN ACT MAKING CERTAIN MINOR PERFECTING CHANGES IN THE STATUTES OF THE
COMMONWEALTH.

SECTION 2. Chapter one hundred and ninety-one of the acts of the current year is hereby amended by striking out section two and inserting in place thereof the following: — *Section 2.* This act shall become inoperative after December thirty-first, nineteen hundred and thirty-nine, but this section shall not affect any mortgage taken under section one on or before said date. — (*Approved June 24, 1936.*)

CHAPTER 409.

AN ACT PROVIDING FOR THE FORMATION OF CORPORATIONS FOR THE CARRYING
OUT OF NON-PROFIT HOSPITAL SERVICE PLANS, SO CALLED.

The General Laws are hereby amended by inserting after chapter one hundred and seventy-six, as appearing in the Tercentenary Edition, the following new chapter: —

CHAPTER 176A.

NON-PROFIT HOSPITAL SERVICE CORPORATIONS.

SECTION 1. Any corporation organized under the laws of the commonwealth for the purpose of establishing, maintaining and operating a non-profit hospital service plan whereby hospital care may be provided by such corporation, or by a hospital with which it has a contract for such care and which is maintained by the commonwealth or a political subdivision thereof, or maintained by a corporation organized for hospital purposes under the laws of the commonwealth, or such other hospitals as shall be designated by the commissioner of public welfare, to such of the public who become subscribers to said plan under a contract which entitles each subscriber to certain hospital care, shall be governed by this chapter and shall be exempt from all provisions of the insurance laws of the commonwealth, except as otherwise provided in this chapter.

SECTION 2. Persons desiring to form such a non-profit hospital service corporation shall incorporate as provided in section three of chapter one hundred and eighty. At least a majority of the directors of such corporation shall be at all times directors or trustees of hospitals referred to in the preceding section. Every certificate of organization of a corporation subject to this chapter filed under said chapter one hundred and eighty shall have endorsed thereon or attached thereto the consent of the commissioner of insurance and of the commissioner of public welfare.

SECTION 3. Any corporation subject to this chapter may enter into contracts for the rendering of hospital service to any of its subscribers only with hospitals referred to in section one. The rates charged by such corporation to the subscribers for hospital care shall at all times be subject to the approval of the commissioner of insurance. All rates of payments to hospitals made by such corporation under contracts provided for in this section shall be approved prior to payment by the commissioner of public welfare.

SECTION 4. Every such corporation shall annually, on or before the first day of March, file in the office of the commissioner of insurance a statement, verified by at least two of the principal officers of said corporation, showing its condition as of the thirty-first day of December next preceding. Said statement shall be in such form and shall contain such other matters as the commissioner of insurance shall prescribe.

SECTION 5. The commissioner of insurance, or any deputy or examiner or any other person whom said commissioner shall designate, may visit any such corporation and examine into its affairs, shall have free access to all of the books, papers and documents of the corporation that relate to its business, and may summon as witnesses and examine under oath its officers, agents or employees or other persons in relation to its affairs, transactions and condition.

SECTION 6. All acquisition costs in connection with the solicitation of subscribers to such hospital service plans shall at all times be subject to the approval of the commissioner of insurance.

SECTION 7. The funds of any corporation subject to this chapter shall be invested only in securities permitted by the laws of the commonwealth for the investment of assets of life insurance companies.

SECTION 8. Any dispute arising between a corporation subject to this chapter and any hospital with which such corporation has a contract for hospital service as authorized by this chapter may be submitted to the commissioner of public welfare for his decision with respect thereto. All decisions and findings of the commissioner of insurance and of the commissioner of public welfare made under any provision of this chapter may be revised by proper proceedings in a court of competent jurisdiction.

SECTION 9. The dissolution or liquidation of any corporation subject to this chapter shall be under the supervision of the commissioner of insurance, who shall have, with respect thereto, all powers granted to him under chapter one hundred and seventy-five with respect to insurance companies.

SECTION 10. Every corporation subject to this chapter is hereby declared to be a charitable and benevolent corporation, and its property shall be exempt from state, county, district and municipal taxes.

(This bill, returned by the governor to the House of Representatives, the branch in which it originated, with his objections thereto, was passed by the House of Representatives, June 23, 1936, and, in concurrence, by the Senate, June 23, P.M., 1936, the objections of the governor notwithstanding, in the manner prescribed by the constitution; and thereby has "the force of a law".)

CHAPTER 426.

AN ACT REQUIRING MANUFACTURERS TO INSURE UNDER THE WORKMEN'S COMPENSATION ACT WHERE EMPLOYEES WORK ON MACHINERY.

Any person, corporation or other concern, in the manufacturing industry who employs one or more persons in the operation of machinery or machines of any nature, which by the records of the Massachusetts industrial accident board has shown that the said machine or machines is capable of inflicting an injury on the employee operating said machine and involving the loss of life, limb or injury to said employee, said employer shall provide compensation of a monetary nature to said employee during such time of incapacitation. The said compensation shall be not less than the amount and period of time as provided for in the workmen's compensation act and its amendments thereto.

Any employee of any person, concern or corporation cited above shall accept the provisions of this act except in the event that the employer fails to comply with the provisions as later stated in this act. In such case the employee retains his rights of civil action and the employer's common law rights shall be abrogated as specified in section sixty-six of chapter one hundred and fifty-two of the General Laws.

Failure on the part of any employer to comply with this provision and in the event of one or more of his employees becoming involved in an accident relative to his work on any such machine or machines as shown by the records of the Massachusetts industrial accident board as being capable of inflicting an injury upon any employee operating said machine then that employer shall be required to post a bond of a sufficient amount, to be determined by the Massachusetts industrial accident board or a certificate of insurance, acceptable to said board, before said machine, or group of machines of the same type in his factory, is permitted to operate again. — (*Approved June 24, 1936.*)

CHAPTER 427.

AN ACT FURTHER REGULATING WORKMEN'S COMPENSATION PAYMENTS BY THE COMMONWEALTH.

Chapter one hundred and fifty-two of the General Laws is hereby amended by inserting after section sixty-nine A, inserted therein by chapter three hundred and fifteen of the acts of nineteen hundred and thirty-three, the following new section: — *Section 69B.* Payments of compensation, or payments of medical or other expenses or fees by the commonwealth under this chapter following the consent or order required by section sixty-nine A shall be made only upon vouchers bearing the certification of the supervisor of workmen's compensation agents and subject to the approval of the department. Said supervisor shall cause to be periodically made such examinations and investigations as may assist in determining whether or not the injured employee is still incapacitated and whether such payments are due under this chapter. — (*Approved June 25, 1936.*)

LIFE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN MASSACHUSETTS DEC. 31, 1935

NAME OF COMPANY

Principal Office

Incorporated

Commenced
BusinessAdmitted to
Massachusetts

President

Secretary

Acacia Mutual Life Insurance Co.	Washington, D. C.	1869	1869	1924	William Montgomery	S. E. Mooers
Aetna Life Insurance Co.	Hartford, Conn.	1850	1850	1864	Morgan B. Brinard	James B. Shimon
Arlington Five Cents Savings Bank (Insurance Dept.)	Arlington, Mass.	1930	1930	1931	Arthur J. Wellington	Nelson J. Bowers ¹
Bankers National Life Insurance Co.	Montclair, N. J.	1927	1927	1928	William R. Lounsbury	Will B. Chambers ¹
Berkshire County Savings Bank (Insurance Dept.)	Pittsfield, Mass.	1911	1911	1911	William A. Whitteley	Gardner S. Morse ¹
Berkshire Life Insurance Co.	Pittsfield, Mass.	1851	1851	1851	Frederic H. Rhodes	Robert H. Davenport
Beverly Savings Bank (Insurance Dept.)	Beverly, Mass.	1931	1931	1931	Arthur A. Forness	Arthur K. Story ¹
Boston Five Cents Savings Bank, The (Insurance Dept.)	Boston, Mass.	1929	1929	1930	Russell G. Fessenden	George A. Kyle ¹
Boston Mutual Life Insurance Co.	Boston, Mass.	1891	1892 ²	1892	Herbert O. Edgerton	Edward C. Mansfield
Cambridge Savings Bank (Insurance Dept.)	Cambridge, Mass.	1930	1930	1930	Robert Walcott	Arthur H. Boardman ¹
Cambridgeport Savings Bank (Insurance Dept.)	Cambridge, Mass.	1924	1924	1924	Henry J. Winslow	John R. Giles ¹
Canton Institution for Savings, The (Insurance Dept.)	Canton, Mass.	1934	1934	1934	William B. Revere	Charles F. Dings ¹
City Savings Bank of Pittsfield (Insurance Dept.)	Pittsfield, Mass.	1912	1912	1912	Clement F. Coogan	Clifford F. Martin ¹
Columbian National Life Insurance Co., The	Boston, Mass.	1902	1902	1902	Francis P. Sears	Norman M. Hughes
Connecticut Mutual Life Insurance Co.	Hartford, Conn.	1865	1865	1865	Robert W. Huntington	Eraser B. Wilde
Continental American Life Insurance Co., The	Hartford, Conn.	1846	1846	1855	James Lee Loomis	Henry H. Steiner
Equitable Life Insurance Co. of New York	Wilmington, Del.	1907	1907	1926	Adolph A. Rydgren	Daniel E. Jones
Equitable Life Insurance Co. of Iowa	New York, N. Y.	1926	1927	1928	Louis Lupton	Jacob Ish-Kishor
Fall River Five Cents Savings Bank (Insurance Dept.)	Des Moines, Iowa	1859	1859	1925	Thomas I. Parkinson	William Alexander
Farmers and Traders Life Insurance Co.	Fall River, Mass.	1912	1912	1931	H. S. Nollen	J. W. Hubbard
Fidelity Mutual Life Insurance Co., The	Syracuse, N. Y.	1878	1878 ²	1885	Charles L. Holmes	Frederick W. Watts ¹
Grove Hall Savings Bank (Insurance Dept.)	Boston, Mass.	1929	1929	1929	Walter Le Mar Talbot	Edwin W. Henne
Guardian Life Insurance Co. of America, The	New York, N. Y.	1860	1860	1926	Albert A. Ginzberg	R. F. Tull
Home Life Insurance Co.	Boston, Mass.	1862	1862	1860	James A. Fulton	Joseph L. Downey ¹
John Hancock Mutual Life Insurance Co.	Lowell, Mass.	1931	1931	1931	Walton L. Crocker	R. C. Neundorff
Leominster Savings Bank (Insurance Dept.)	Lowell, Mass.	1929	1929	1929	Edward B. Carney	Charles J. Diman
Loyal Life Insurance Co.	Boston, Mass.	1935	1935	1935	John M. Powell	J. Harry Arnold ¹
Lynn Five Cents Savings Bank (Insurance Dept.)	Lynn, Mass.	1922	1922	1922	C. Fred Smith	Charles A. Crowell ¹
Massachusetts Mutual Life Insurance Co.	Springfield, Mass.	1851	1851	1851	Charles A. Collins	Brooks A. Heath
Massachusetts Protective Life Insurance Co., The	Worcester, Mass.	1924	1924	1924	William H. Sargeant	Roger F. Nichols ¹
Massachusetts Savings Bank (Insurance Dept.)	Boston, Mass.	1925	1925	1925	Frank E. Buxton	Samuel J. Johnson
Metropolitan Life Insurance Co.	New York, N. Y.	1860	1867	1867	Friedrich H. Ecker	John A. Bent ¹
Ministers Mutual Life Insurance Co.	Boston, Mass.	1878 ³	1878	1878	Daniel L. Marsh	James P. Bradley
Monarch Life Insurance Co.	Springfield, Mass.	1926 ⁴	1926	1926	Clyde W. Young	Henry L. Wriston
Monarch Plan Insurance Society, The	New York, N. Y.	1917	1917	1919	Henry H. Kohn	Carlton E. Nay
Mutual Life Insurance Co. of New York, The	New York, N. Y.	1842	1843	1855	David F. Houston	H. F. Stevenson

¹ Treasurer.² As an assessment company.³ As a fraternal association.⁴ Reincorporated and merged with the Monarch Accident Insurance Co., 1931.

American Mutual Liability Insurance Co.	Boston, Mass.	1887	Charles E. Hodges, Jr.	Frank R. Mullaney
American Policyholders' Insurance Co.	Boston, Mass.	1929	Charles E. Hodges	Frank R. Mullaney
American Re-Insurance Co.	New York, N. Y.	1933	Robert C. Ream	Alfred E. Ives
American Surety Co. of New York	New York, N. Y.	1884	A. F. Lafrantz	S. C. Hemstreet
Arrow Mutual Liability Insurance Co.	Watertown, Mass.	1920	Arthur B. Newhall	Alden C. Brett
Bankers Indemnity Insurance Co.	Newark, N. J.	1925	Harold P. Jackson	John C. Montgomery
Boston Casualty Co.	Boston, Mass.	1912 ¹	Lindey S. Jones	J. Kelso Mairs
Central Surety and Insurance Corp.	Kansas City, Mo.	1926	Dennis Hudson	G. T. Smothers
Century Indemnity Co., The	Hartford, Conn.	1917	W. Ross McCain	Frank S. Becker, Jr.
Columbia Casualty Co.	New York, N. Y.	1920	Henry Collins	J. Fred Ranges
Columbian National Life Insurance Co., The (Accident Dept.)	Boston, Mass.	1902	Francis P. Sears	Norman M. Hughes
Commercial Casualty Liability Insurance Co.	Newark, N. J.	1909	Howe S. Landers	E. A. Blendow
Commonwealth Mutual Liability Insurance Co.	Hartford, Conn.	1935	Everett P. Annis	Isaac B. Lotkin
Connecticut General Life Insurance Co. (Accident Dept.)	Chicago, Ill.	1865	Robert W. Huntington	Frazar B. Wilde
Continental Casualty Co. (Indiana)	Boston, Mass.	1897	H. A. Behrens	E. G. Timme
Conveyancers Title Insurance and Mortgage Co.	Boston, Mass.	1889	William Minot	Sydney S. Dean
Craftsman Insurance Co.	Boston, Mass.	1924 ¹	Charles M. Goodnow	William I. Newton
Eagle Indemnity Co.	New York, N. Y.	1922	Frank J. O'Neill	F. S. Perryman
Eastern Mutual Insurance Co.	New York, N. Y.	1921	Philip G. Carleton	William F. Howard
Electric Mutual Liability Insurance Co.	Lynn, Mass.	1927	William W. Trench	Thomas N. Foynes
Employers Reinsurance Corporation	Kansas City, Mo.	1914	E. G. Trimble	S. W. Izard
Equitable Life Assurance Society of the United States, The (Accident Dept.)	New York, N. Y.	1859	Thomas I. Parkinson	Wm. Alexander
Excess Insurance Co. of America, The (N. J.)	New York, N. Y.	1926	James Gibbs	W. D. McLoughlin
Factory Mutual Liability Insurance Co. of America	Providence, R. I.	1914	Henry W. Anderson	DeForest W. Abel
Federal Life and Casualty Co.	Detroit, Mich.	1906	V. D. Cliff	F. V. Cliff
Federal Mutual Liability Insurance Co.	Boston, Mass.	1905	James S. Kemper	Chase M. Smith
Fidelity and Casualty Co. of New York, The	New York, N. Y.	1876	Bernard M. Culver	William E. Lamn, Jr.
Fidelity and Deposit Co. of Maryland	Baltimore, Md.	1890	Charles R. Miller	Robert S. Hart
Fireman's Fund Indemnity Co.	San Francisco, Cal.	1930	J. B. Levison	Edward V. Mills
First Reinsurance Co. of Hartford, The	Hartford, Conn.	1912	George E. Turner	Walter Barber
General Reinsurance Corporation	New York, N. Y.	1921	E. H. Boles	W. W. Greene
Globe Falls Indemnity Co.	Glen Falls, N. Y.	1932	E. W. West	R. C. Carter
Globe Indemnity Co.	New York, N. Y.	1911	A. Duncan Reid	R. F. Kingsbury
Great American Indemnity Co.	New York, N. Y.	1926	William H. Koop	G. F. Michelbacher
Hardware Mutual Casualty Co.	Stevens Point, Wis.	1913	Carl N. Jacobs	Joseph B. Beach
Hartford Accident and Indemnity Co.	Hartford, Conn.	1913	James L. D. Kearney	Clyde P. Smith
Hartford Live Stock Insurance Co. (New York)	Hartford, Conn.	1916	R. M. Bissell	James L. D. Kearney
Hartford Steam Boiler Inspection and Insurance Co., The	Hartford, Conn.	1866	William R. C. Corson	Louis F. Middlebrook
Home Indemnity Co., The	New York, N. Y.	1930	Wilfred Kurth	Walter E. Lister
Income Indemnity Insurance Co.	Boston, Mass.	1911 ¹	Charles S. Farquhar	Charles M. Estabrook
Indemnity Insurance Co. of North America	Philadelphia, Pa.	1920	Benjamin Rush	Frank A. Eger
Interboro Mutual Indemnity Insurance Co.	New York, N. Y.	1914	Peter Doelger	H. G. Kirkwood
International Fidelity Insurance Co.	Jersey City, N. J.	1904	A. A. Altschuler	C. T. Johnson

¹ Reincorporated as a stock company.² As an assessment company.³ As a fraternal society.

COMPANIES IN THE U. S. AUTHORIZED TO TRANSACT MISCELLANEOUS LINES IN MASSACHUSETTS DEC. 31, 1935 — Concluded

NAME OF COMPANY					Principal Office	Incorporated	Commenced Business	Admitted to Massachusetts	President	Secretary
John Hancock Mutual Life Insurance Co. (Accident Dept.)	.	Boston, Mass.	1862	1862	Guy W. Cox*	Charles J. Diman				
Lawyers Title Insurance Co.	.	Boston, Mass.	1928	1928	Russell G. Fessenden	Henry F. Peirce				
Liberty Mutual Insurance Co.	.	Boston, Mass.	1912	1912	S. Bruce Black	Clark E. Woodward				
London & Lancashire Indemnity Co. of America (New York)	.	Hartford, Conn.	1915	1915	Henry W. Gray	John Urmon				
Loyal Protective Insurance Co.	.	Boston, Mass.	1909	1909	John M. Powell	Brooks A. Heath				
Lumbermens Mutual Casualty Co.	.	Chicago, Ill.	1912	1919	James S. Kemper	H. G. Kemper				
Maryland Casualty Co.	.	Baltimore, Md.	1898	1898	Silliman Evans	John A. Hartman				
Massachusetts Accident Co.	.	Boston, Mass.	1908 ¹	1884 ²	Chester W. McNeill	Walter L. McNeill				
Massachusetts Bonding and Insurance Co.	.	Boston, Mass.	1907	1907	T. J. Falvey	Donald Falvey				
Massachusetts Casualty Insurance Co.	.	Boston, Mass.	1926	1927	E. Prescott Rowe	Melville F. Heath				
Massachusetts Indemnity Insurance Co.	.	Boston, Mass.	1927	1927	Roger Billings	J. L. Downs				
Massachusetts Plate Glass Insurance Co.	.	Boston, Mass.	1919	1919	John H. Eddy	Louis A. Ginsburg				
Massachusetts Protective Association, Incorporated, The	.	Worcester, Mass.	1909 ¹	1909	Charles A. Harrington	Lemuel G. Hodgkins				
Massachusetts Title Insurance Co.	.	Boston, Mass.	1885	1885	Henry W. Davies	Catherine A. Galligan				
Medical Protective Co., The (Indiana)	.	Wheaton, Ill.	1909	1910	Byron H. Somers	Harry W. Ginty				
Merchants Mutual Casualty Co.	.	Buffalo, N. Y.	1917	1918	Morris S. Tremaine	C. W. Brown				
Metropolitan Casualty Insurance Co. of New York, The (New York)	.	Newark, N. J.	1874	1874	Howe S. Landers	E. A. Blendow				
Metropolitan Life Insurance Co. (Accident Dept.)	.	New York, N. Y.	1866	1867	Frederick H. Ecker	James P. Bradley				
Monarch Life Insurance Co. (Accident Dept.)	.	Springfield, Mass.	1931	1931	Clyde W. Young	Carlton E. Nay				
Monarch Life Insurance Co. of Boston	.	Boston, Mass.	1877	1877	S. Harold Greene	John A. Collins				
Mutual Boiler Insurance Co. of Philadelphia	.	Philadelphia, Pa.	1903	1903	M. S. Boyer	Robert M. Fry				
National Accident and Health Insurance Co. of Philadelphia	.	Detroit, Mich.	1904	1904	W. G. Curtis	E. A. Grant				
National Casualty Co.	.	Keene, N. H.	1923	1923	Fred J. Freestone	Richard C. Carrick				
National Grange Mutual Liability Co.	.	New York, N. Y.	1923	1933	Vincent Cullen	Ballard McCall				
National Surety Corporation	.	Baltimore, Md.	1898	1899	J. Arthur Nelson	Sifford Pearre				
New Amsterdam Casualty Co. (New York)	.	Chicago, Ill.	1924	1924	Albert Kahn	H. A. Salomon				
New Century Casualty Co.	.	New York, N. Y.	1891	1891	W. E. McKell	S. C. Henstreet				
North American Accident Insurance Co.	.	Chicago, Ill.	1886	1886	A. E. Forrest	A. E. Forrest, Jr.				
Norwich Union Indemnity Co.	.	New York, N. Y.	1919	1920	Hart Darlington	Herbert L. Kidder				
Ohio Casualty Insurance Co., The	.	Hamilton, Ohio	1919	1920	B. D. Lecklider	Howard Stonetel				
Paul Reverse Life Insurance Co., The (Accident Dept.)	.	Worcester, Mass.	1930	1930	Charles A. Harrington	Lemuel G. Hodgkins				
Peerless Casualty Co.	.	Keene, N. H.	1901	1903	Walter G. Perry	William F. Perry				
Phoenix Indemnity Co.	.	New York, N. Y.	1922	1922	J. M. Haines	H. Lloyd Jones				
Preferred Accident Insurance Co. of New York, The	.	New York, N. Y.	1893	1893	Wilfrid C. Potter	Kimball C. Atwood, Jr.				
Protective Indemnity Co.	.	New York, N. Y.	1929	1930	Edward D. Duffield	Kimball C. Atwood, Jr.				
Prudential Insurance Co. of America, The (Accident Dept.)	.	Newark, N. J.	1873	1876	F. J. O'Neill	William W. VanNals				
Royal Indemnity Co.	.	New York, N. Y.	1910	1911	F. R. Bigelow	James B. Clancy				
Saint Paul-Mercury Indemnity Co. of St. Paul (Delaware)	.	St. Paul, Minn.	1925	1926	F. R. Bigelow	M. D. Price				

NAME OF COMPANY	Home Office	Incorporated	Commenced Business in U. S.	Admitted to Massachusetts	United States Manager	Location
Seaboard Surety Co.	New York, N. Y.	1927	1928	1928	C. W. French	Harold W. Rudolph
Security Mutual Casualty Co.	Chicago, Ill.	1913	1913	1914	John M. Chaplin	Francis E. Baldwin
Service Mutual Liability Insurance Co.	Boston, Mass.	1920	1920	1920	H. B. Church	Charles Baker
Shelby Mutual Plate Glass and Casualty Co. of Shelby, Ohio, The	Shelby, Ohio	1918	1919	1925	L. A. Dennis	J. J. Crum
Standard Accident Insurance Co.	Detroit, Mich.	1884	1884	1888	Charles C. Bowen	F. S. Brown
Standard Surety & Casualty Company of New York	New York, N. Y.	1928	1928	1929	Frank G. Morris	Charles E. Heath
Sun Indemnity Co. of New York	New York, N. Y.	1922	1923	1923	F. I. P. Callos	R. A. Kearney
Title Insurance Co. of Hampden County	Springfield, Mass.	1925	1925	1925	James E. Davis	Troy T. Murray
Transit Mutual Insurance Co.	Boston, Mass.	1921	1921	1921	Edward E. Whiting	John H. Moran
Travelers Indemnity Co., The	Boston, Mass.	1926	1926	1926	Charles H. Innes	Charles J. Innes
Travelers Insurance Co., The (Accident Dept.)	Hartford, Conn.	1903	1906	1907	L. Edmund Zacher	Fred S. Garrison
Twin Mutual Liability Insurance Co.	Hartford, Conn.	1863	1864	1864	Daniel A. Read	Daniel A. Read
United Casualty Co.	Boston, Mass.	1916	1917	1917	Dean K. Webster	Paul W. Spence
United Life and Accident Insurance Co. (Accident Dept.)	Westfield, Mass.	1915 ¹	1915	1887 ²	Robert Gowdy	R. Allyn Gowdy
United States Casualty Co.	Concord, N. H.	1913	1914	1914	John V. Hanna	William D. Haller
United States Fidelity and Guaranty Co.	New York, N. Y.	1895	1895	1895	Edson S. Lott	D. St. C. Moorhead
United States Guarantee Co.	Baltimore, Md.	1886	1896	1897	E. Asbury Davis	C. J. Fitzpatrick
United States Mutual Liability Insurance Co.	New York, N. Y.	1890	1890	1890	Georgie H. Reaney	James G. Cannon
Utica Mutual Insurance Co.	Quincy, Mass.	1915	1916	1916	Dudley M. Holman	W. W. Watson
Washington National Insurance Co.	Utica, N. Y.	1914	1914	1924	John L. Train	Edward J. Hadfield
Western Casualty Co.	Chicago, Ill.	1923	1923	1924	H. R. Kendall	James F. Ramey
	Chicago, Ill.	1914	1915	1927	H. G. Ellerd	E. L. Lalumier

*Elected January 15, 1936.

¹ Reincorporated as a stock company.² As an assessment company.³ As a fraternal society.

UNITED STATES BRANCHES OF FOREIGN COMPANIES AUTHORIZED TO TRANSACT MISCELLANEOUS LINES IN MASSACHUSETTS DEC. 31, 1935

NAME OF COMPANY	Home Office	Incorporated	Commenced Business in U. S.	Admitted to Massachusetts	United States Manager	Location
Car and General Insurance Corp., Ltd.	London, England	1903	1924	1924	Arthur Waller	New York, N. Y.
Employers' Liability Assurance Corp., Ltd., The	London, England	1880	1886	1886	Edward C. Stone ¹	Boston, Mass.
European General Reinsurance Co., Ltd., The	London, England	1911	1911	1911	Theodore L. Haft	New York, N. Y.
General Accident Fire and Life Assurance Corp., Ltd.	Perth, Scotland	1891	1899	1899	Frederick Richardson ²	Philadelphia, Pa.
Guarantee Co. of North America, The	Montreal, Canada	1851	1881	1881	Henry E. Hawlings ³	Montreal, Canada
London Guarantee and Accident Co., Ltd.	London, England	1869	1892	1893	James M. Haines	New York, N. Y.
Ocean Accident and Guarantee Corp., Ltd., The	London, England	1871	1895	1896	Henry Collins	New York, N. Y.
Zurich General Accident and Liability Insurance Co., Ltd.	Zurich, Switzerland	1872	1913	1913	Neville Pilling	Chicago, Ill.

¹ United States General Manager and Attorney.² United States Attorney and Managing Director.³ President.

TABLE A. — SUMMARY FROM OTHER TABLES AS OF DEC. 31, 1935

NAME OF COMPANY	Capital	Admitted Assets	Liabilities excluding Capital	Surplus ¹	Income	Disbursements	INSURANCE IN FORCE		
							Participating	Deferred Dividend	Non-participating
							Annual Dividend		
<i>Massachusetts Companies</i>									
Berkshire	—	\$53,622,514	\$52,668,877	\$953,637	\$12,747,292	\$8,733,048	\$197,251,995	\$8,442,753	—
Boston Mutual	—	11,178,824	10,805,497	373,327	3,551,456	3,175,746	74,672,401	161,258	\$74,269 ³
Columbian National	\$2,000,000	40,689,574 ²	38,083,070 ²	606,504	7,830,357 ²	6,399,032 ²	2,100,371	1816,401	154,701,098
John Hancock Mutual	—	731,560,389 ²	684,454,100 ²	47,106,289	180,365,914 ²	128,683,123 ²	3,589,875,834	3,272,688	—
Loyal	200,000	403,256	403,256	202,564	104,254	4,926	60,000	—	—
Massachusetts Mutual	—	529,465,154	510,740,918	18,724,236	111,279,372	74,699,829	1,851,447,479	—	—
Massachusetts Protective	300,000	5,060,689	4,054,644	706,045	1,158,254	597,678	—	—	—
Ministers Mutual	—	664,178	632,776	31,402	117,364	104,384	—	—	32,067,719
Monarch	445,600	3,607,557 ²	2,730,975 ²	430,982	2,977,412 ²	2,606,622 ²	2,505,863	—	—
New England Mutual	—	342,215,984	325,484,987	16,730,997	83,173,716	49,010,603	17,099,790	—	—
Paul Revere	400,000	1,376,494 ²	773,915 ²	202,579	1,032,246 ²	736,840 ²	1,326,348,813	3,048,627	—
State Mutual	—	160,899,210	151,024,301	9,874,819	29,625,507	24,527,115	567,338,718	—	11,453,971
Totals of Mass. Companies	\$3,345,600	\$1,880,743,823	\$1,781,454,842	\$95,043,381	\$434,263,144	\$299,278,951	\$7,628,701,264	\$16,741,727	\$198,297,057
<i>Companies of Other States</i>									
Acacia Mutual	—	\$60,202,397	\$59,276,128	\$926,269	\$13,902,250	\$9,130,419	\$130,939,877	\$221,152,122	—
Aetna	\$15,000,000	500,855,147 ²	475,012,832 ²	10,842,315	141,033,027 ²	106,322,188 ²	434,901,678	7,929,338	\$3,081,683,230
Bankers National	—	4,775,525	4,121,212	404,313	2,220,595	1,592,598	69,649,031	—	5,891,944
Connecticut General	250,000	188,908,576 ²	181,298,119 ²	4,610,457	48,965,547 ²	32,172,576 ²	87,851,546	—	918,801,716
Connecticut Mutual	3,000,000	268,336,197	258,305,405	10,030,702	58,405,810	36,685,558	914,040,257	—	116,479 ¹
Continental American	637,530	18,009,330	10,020,820	1,350,980	4,149,931	2,820,684	109,453,575	—	1,607,424
Eastern	157,500	1,206,088	1,087,375	50,613	465,459	282,884	—	—	11,375,435
Equitable of Iowa	1,000,000	148,435,942	143,187,809	4,248,133	31,932,981	21,424,736	481,371,226	—	60,966,511
Equitable of New York	—	1,815,494,655 ²	1,761,059,869 ²	54,434,786	412,380,319 ²	268,017,992 ²	6,092,241,349	844,911	133,200,325
Farmers and Traders	300,000	6,942,457	6,211,353	431,104	1,339,084	871,187	—	—	36,725,610
Fidelity Mutual	—	106,590,467	100,834,832	5,755,635	21,308,115	16,208,092	354,506,326 ³	2,213,803	—
Guardian	200,000	108,885,350	103,562,086	5,122,664	25,494,257	18,246,080	455,169,817	—	179,457
Home	—	86,681,034	83,251,416	3,429,618	18,857,924	13,789,644	346,161,580	66,177	7,486,408
Metropolitan	—	4,233,511,012 ²	3,974,578,219 ²	258,932,793	948,087,408 ²	732,371,822 ²	20,269,349,576	—	25,739,177
Morris Plan	450,000	1,789,345	527,573	811,772	506,295	447,452	—	—	95,395,166
Mutual	—	1,237,488,439	1,180,459,779	57,028,660	257,203,854	167,886,523	2,604,346,280	8,339,955	930,278
Mutual Benefit	—	586,791,180	560,515,342	26,275,838	107,296,404	91,011,671	2,004,567,560	—	1,617,746
Mutual Trust	—	34,839,059	33,772,471	1,066,588	7,349,033	4,949,420	152,826,174 ⁶	—	7,237,563
National	—	178,989,573	170,212,902	8,776,671	44,372,202	24,836,910	502,786,956	—	201,054,769
New York	—	2,243,665,120	2,124,107,319	119,557,801	429,925,955	295,285,316	6,419,441,416	385,298	129,698,900
North American	1,000,000	14,371,975	12,717,928	654,047	3,169,379	2,252,033	—	—	3,675,650,083
Northwestern Mutual	—	1,071,901,955	1,023,494,412	48,497,543	215,617,947	152,470,122	1,839,594,194	446,000	28,915,052
Penn Mutual	—	600,719,663	576,061,936	24,637,727	129,313,166	88,866,324	579,880,592	—	5,000
Phoenix Mutual	—	194,831,989	188,743,271	6,088,718	44,688,301	28,920,153	934,936,814	—	9,983,548
Provident Mutual	—	298,508,767	279,243,226	19,265,541	54,678,920	40,215,144	—	—	—

Prudential	2,000,000	3,129,457,809 ²	3,055,116,052 ²	72,341,844	750,191,561 ²	583,539,445 ²	15,086,502,003	231,494,860	—
Security Mutual	—	20,669,221	20,395,396	273,825	4,278,287	3,781,514	84,006,473 ⁷	523,601	4,477,764
Shenandoah	500,000	6,945,317	6,177,767	267,550	2,511,930	2,085,406	1,887,481	—	145,892,331
Sun Life (U. S. Branch)	200,000	255,500,852	245,445,341	9,855,511	60,168,785	45,007,621	1,024,093,080	15,879,610	138,465,476
Travelers	20,000,000	787,059,316 ²	747,846,169 ²	19,213,147	208,242,033 ²	151,604,767 ²	1,456,778	613,296	4,270,478,987
Union Central	2,500,000	326,712,482	322,984,767	1,227,715	76,292,044	60,204,538	1,141,617,671	—	4,771,926
Union Labor	375,000	2,263,750	1,379,453	509,297	940,711	774,177	49,145,735	—	—
Union Mutual	—	21,217,250 ⁹	20,380,124 ⁹	837,126 ⁹	3,617,137 ⁹	4,128,164 ⁹	69,806,818 ^{8,9}	5,000	2,115,235
United Life and Accident	400,000	8,431,759 ²	7,844,183 ²	187,576	1,802,646 ²	1,371,325 ²	—	—	39,492,809
Totals of other States	\$47,970,030	\$18,571,169,088	\$17,745,254,179	\$777,944,879	\$4,136,710,202	\$3,009,574,489	\$67,518,191,496	\$489,893,971	\$9,370,305,266
Grand totals	\$51,315,630	\$20,451,912,911	\$19,526,709,021	\$873,888,260	\$4,570,973,346	\$3,308,853,440	\$75,146,892,760	\$506,635,698	\$9,568,602,323

¹ Surplus determined on basis of amortized value of bonds and market value of stocks on convention basis.

² Includes Accident Department. See Table P.

³ Includes \$52,000 assessment or stipulated premium business.

⁴ Includes \$23,500 with post-mortem dividend only.

⁵ Includes \$97,500 assessment or stipulated premium business.

⁶ Includes \$550,080 assessment or stipulated premium business.

⁷ Includes \$143,689 assessment or stipulated premium business.

⁸ Includes \$5,525,939 assessment or stipulated premium business.

⁹ Includes Buffalo Mutual business. These companies merged Dec. 14, 1935

TABLE B. — INCOME DURING 1935

NAME OF COMPANY	PREMIUMS ¹		Consideration for Supple- mentary Contracts	Interest and Rents	Profit and Loss	All Other	Total Income
	ORDINARY						
	Weekly	New Renewal					
<i>Massachusetts Companies</i>							
Berkshire	—	\$3,706,522	\$5,119,064	\$967,885	\$2,628,132	\$166,118	\$12,747,292
Boston Mutual	\$2,093,362	149,966	675,809	—	546,112	65,825	3,551,456
Columbian National	—	971,087	3,833,872	449,788	2,258,527	105,819	7,830,357
John Hancock	—	24,439,286	55,431,163	4,180,748	31,327,819	1,286,954	180,365,914
Loyal	—	1,170	—	—	2,951	18	404,254
Massachusetts Mutual	—	17,567,229	53,825,717	10,597,144	22,665,800	870,174	111,279,372
Massachusetts Protective	—	168,614	770,469	20,473	187,320	11,378	1,158,254
Ministers Mutual	—	8,620	75,555	4,049	28,892	—	117,364
Monarch	—	74,181	456,582	6,689	144,259	16,630	2,279,071 ²
New England Mutual	—	24,545,139	37,139,343	5,109,733	14,491,077	683,020	83,173,716
Paul Revere	—	127,580	154,205	1,770	33,832	6,296	1,032,246
State Mutual	—	3,360,701	15,816,178	2,292,040	7,038,378	121,989	29,625,507
Totals of Massachusetts Companies	\$62,946,353	\$75,060,095	\$173,297,957	\$23,630,319	\$81,353,099	\$3,334,221	\$434,263,144
<i>Companies of Other States</i>							
Acacia Mutual	—	\$921,716	\$8,903,218	\$694,001	\$2,951,340	\$123,354	\$13,902,250
Aetna	—	14,402,370	68,838,353	12,658,776	22,398,003	1,927,240	141,033,027
Bankers National	—	640,649	1,174,302	11,482	211,694	43,985	2,220,595
Connecticut General	—	10,474,147	24,577,457	2,445,960	8,780,732	731,263	48,965,547
Connecticut Mutual	—	12,508,972	26,190,787	3,312,003	10,869,751	1,180,299	58,405,810
Continental American	—	575,281	2,483,410	190,311	826,599	68,373	4,149,931
Eastern	—	71,644	259,211	1,871	60,244	4,968	465,459
Equitable of Iowa	—	6,199,347	15,438,955	2,253,575	6,649,096	727,459	31,932,981
Equitable of New York	—	95,658,711	202,658,831	27,198,593	73,019,185	4,502,176	412,380,319
Farmers and Traders	—	172,242	801,153	9,944	297,025	57,087	1,339,084
Fidelity Mutual	—	2,713,050	11,423,106	1,396,357	5,249,732	127,866	21,308,115
Guardian	—	3,972,940	13,092,895	1,491,511	5,295,107	608,894	25,494,257
Home	—	3,132,499	9,287,959	1,306,226	4,216,441	429,155	18,857,924
Metropolitan	\$312,604,655	57,390,960	341,486,315	20,485,888	186,903,969	6,122,464	948,087,408
Morris Plan	—	411,214	4,761	—	81,449	6,847	506,295
Mutual	—	67,465,649	119,661,067	17,898,647	48,998,183	1,996,449	237,203,854
Mutual Benefit	—	13,457,323	55,066,864	11,405,985	24,760,606	686,369	1,919,257
Mutual Trust	—	991,990	4,354,581	200,223	1,504,898	240,133	7,349,033
National	—	17,572,746	15,112,951	1,612,308	7,888,913	868,917	44,372,022
New York	—	60,603,666	213,253,590	27,209,288	98,611,511	3,609,594	429,925,955
North American	—	183,945	2,258,404	1,870	599,560	125,493	3,169,379
Northwestern Mutual	—	36,207,934	103,557,695	23,525,367	48,041,616	2,324,289	215,617,947
Penn Mutual	—	32,889,228	53,899,204	10,947,600	27,051,743	902,262	129,313,166
Phoenix Mutual	—	9,382,297	18,483,019	2,268,836	9,199,358	459,076	44,688,301
Provident Mutual	—	7,242,847	27,721,465	5,006,426	13,426,201	697,905	54,678,926
Prudential	—	72,093,029	231,172,760	22,036,285	141,456,385	10,068,375	756,191,561
Security Mutual	—	451,320	2,525,308	117,385	1,005,609	42,162	4,278,287

Shenandoah	.	.	.	.	.	253,143	1,881,561	30,634	322,949	19,312	4,331	2,511,930
Sun Life (U. S. Branch)	—	—	—	—	—	9,424,053	36,322,296	691,270	9,223,603	67,956	4,239,607	60,168,785
Travelers	—	—	—	—	—	22,975,284	87,931,045	9,900,973	31,032,866	2,113,218	54,288,647 ²	208,242,033
Union Central	—	—	—	—	—	11,432,933	31,885,041	6,693,751	16,609,129	4,912,447	4,759,643	76,292,944
Union Labor	—	—	—	—	—	65,217	767,616	29,470	69,676	6,013	2,719	940,711
Union Mutual	—	—	—	—	—	272,211	2,038,701	120,185	963,442	99,742	122,855	3,617,136 ³
United Life and Accident	—	—	—	—	—	123,612	1,085,793	37,236	396,713	36,425	122,867 ²	1,802,646
Totals of other States	.	.	.	.	.	\$577,934,169	\$1,735,799,674	\$213,190,237	\$808,973,328	\$45,943,441	\$168,719,776	\$4,136,710,202
Grand totals	.	.	.	.	.	\$652,994,264	\$1,909,097,631	\$236,820,556	\$890,326,427	\$49,277,662	\$183,360,876	\$4,570,973,346

¹ Includes extra premiums for disability.² Includes Accident Department. See Table P.³ Includes Buffalo Mutual business. These companies merged Dec. 14, 1935.

TABLE C. - DISBURSEMENTS DURING 1935

NAME OF COMPANY	Death Claims	Matured Endow- ments	Annuities ¹	Surrender Values	Dividends to Policy- holders ²	Commis- sions ³	Home Office Salaries ⁴	Insurance Taxes and Fees	Profit and Loss	All Other	Total Disburse- ments
<i>Massachusetts Companies</i>											
Berkshire	\$2,619,979	\$255,976	\$649,657	\$2,135,103	\$782,529	\$846,110	\$364,320	\$105,118	\$35,213	\$939,013	\$8,733,048
Boston Mutual	189,377 ⁵	97,581 ⁵	4,088 ⁵	209,545 ⁵	84,287 ⁵	199,429 ⁵	74,976 ⁵	16,389 ⁶	117,453	222,484	3,175,746
Columbian National	1,892,578	92,926 ⁶	6,607 ⁶	544,990 ⁶	78,633 ⁶	107,434 ⁶	122,471 ⁶	17,122 ⁶	115,741	1,039,405 ⁷	6,399,033
John Hancock Mutual	18,487,500 ⁵	2,312,349 ⁵	5,012,893 ⁵	16,947,555 ⁵	10,834,405 ⁵	593,895 ⁵	266,593 ⁵	88,821 ⁵	1,214,596	8,070,666 ⁷	128,683,123
Loyal	15,198,177 ⁶	981,188 ⁶	212,130 ⁶	15,051,752 ⁶	7,141,283 ⁶	14,723,936 ⁶	2,430,231 ⁶	1,064,531 ⁶	921	1,554	4,926
Massachusetts Mutual	16,542,490	2,106,771	9,358,563	15,847,530	14,544,397	5,918,889	1,726,844	1,180,748	3,034,590	4,439,007	74,699,829
Massachusetts Protective	198,967	-	14,621	87,642	-	117,276	112,293	26,660	4,745	35,574	397,678
Ministers Mutual	27,355	27,355	2,533	33,541	2,992	35,151	16,151	167	1,053	9,059	2,006,025
Monarch	84,197	27,355	2,780	65,717	33,717	78,426	31,257	8,132	58,218	2,218,122 ⁷	2,600,625
New England Mutual	11,403,791	1,638,411	4,156,313	9,729,901	10,282,082	5,085,252	1,413,768	747,044	1,999,878	1,998,453	49,010,603
Paul Revere	27,008	788,452	1,230	4,727	6,687	20,419	2,430	609,657 ⁷	1,762	736,840	736,840
State Mutual	5,701,805	-	1,508,892	5,475,777	4,332,085	1,780,739	716,606	339,430	2,065,329	1,785,000	24,527,115
Totals of Mass. Companies	\$72,744,283	\$8,153,721	\$21,332,474	\$67,927,188	\$48,136,752	\$37,239,056	\$9,366,011	\$4,423,313	\$8,649,529	\$21,301,024	\$299,278,951
<i>Companies of Other States</i>											
Acacia Mutual	\$2,491,799	\$67,539	\$316,232	\$2,654,264	\$584,762	\$1,068,929	\$832,005	\$195,807	\$154,626	\$704,456	\$9,130,419
Aetna	35,729,626	2,761,585	12,396,265	12,246,644	3,003,467	7,173,082	2,067,466	1,562,965	2,854,207	26,526,882 ⁷	106,322,189
Bankers National	454,999	-	19,618	161,621	114,041	458,086	113,044	29,709	128,499	1,392,598	1,932,598
Connecticut General	10,085,799	1,337,635	3,505,671	5,908,255	1,185,809	3,214,993	1,029,553	447,297	1,437,619	3,999,945 ⁷	32,172,578
Connecticut Mutual	7,744,706	1,062,074	4,249,661	7,335,476	5,718,467	3,818,408	1,079,327	933,986	1,482,594	3,560,839	36,683,558
Continental American	780,569	62,541	165,290	564,832	164,359	433,659	163,744	72,566	196,455	224,549	920,684
Eastern	48,834	1,050	16,249	57,987	57,987	59,474	39,025	5,712	12,383	224,170	282,884
Equitable of Iowa	3,509,162	496,241	2,216,221	5,347,305	3,205,442	1,972,930	933,929	367,348	1,696,248	1,679,913	21,423,736
Farmers and Traders	64,501,250	6,459,302	38,213,161	54,222,253	36,420,874	20,965,164	7,997,938	3,447,576	14,351,850	21,838,624 ⁷	263,017,992
Fidelity Mutual	150,906	47,207	23,519	237,033	2,169,622	1,566,517	92,818	18,503	33,815	110,869	871,187
Guardian	3,685,127	987,256	1,367,242	3,665,065	2,169,622	1,241,357	616,937	200,169	496,046	1,759,271	16,208,092
Hartford	3,853,066	517,311	1,616,758	3,855,442	3,108,912	1,951,166	695,675	248,670	206,308	2,192,778	18,246,080
Homes	3,477,469	330,211	1,094,970	3,124,028	1,797,057	1,973,402	615,065	182,096	758,606	1,012,672	13,789,644
Metropolitan	94,704,024 ⁵	37,957,635 ⁵	23,379,972 ⁵	82,852,396 ⁵	52,471,673 ⁵	29,073,890 ⁵	15,821,399 ⁵	6,318,729 ⁵	2,317,436	7,539,200	732,371,825
Morris Plan	63,185,149 ⁶	15,498,668 ⁶	1,184,363 ⁶	110,970,358 ⁶	51,243,708 ⁶	53,751,232 ⁶	10,612,000 ⁶	5,589,498 ⁶	10,368	139,733	447,452
Mutual	124,834	7,796	-	36,256,780	29,412,749	98,475	63,580	12,666	10,368	733	447,452
Mutual Benefit	49,140,070	4,069,763	20,287,569	36,256,780	29,412,749	11,697,039	4,375,117	2,649,446	977,091	9,020,909	167,886,523
Mutual Trust	1,924,876	4,720,238	2,036,029	14,042,667	14,042,667	5,010,915	2,139,481	1,982,023	9,451,004	4,463,407	91,011,671
National	877,504	231,309	220,885	5,438,499	789,427	544,924	262,726	77,203	129,455	362,458	4,949,420
New York	5,338,023	743,587	3,045,585	5,408,317	3,387,184	2,373,066	598,301	411,325	1,199,537	2,331,980	24,836,910
North American	67,991,240	11,515,829	38,458,151	57,616,758	62,107,892	15,276,200	9,024,829	4,648,877	8,384,949	20,260,591	293,283,316
Northwestern Mutual	181,470	63,622	63,622	533,220	424,109	57,163	57,163	24,292	44,424	33,853	2,259,033
Penn Mutual	43,229,685	2,792,275	10,193,935	36,411,516	35,172,193	10,002,604	3,225,230	3,133,206	2,388,773	6,010,705	157,470,132
Phoenix Mutual	20,657,740	1,268,890	14,472,921	19,456,923	14,472,921	7,183,842	2,843,337	1,151,736	4,405,130	5,570,573	88,866,323
Provident Mutual	4,969,422	397,608	4,576,042	4,851,295	4,176,901	2,134,705	838,794	596,656	1,411,143	4,967,538	23,920,155
Provident Mutual	8,338,708	3,872,349	3,643,495	9,917,096	3,169,331	3,317,877	1,285,855	756,814	2,098,300	1,812,316	40,215,144

TABLE D. — 1935 ADMITTED ASSETS AND RATIO OF REAL ESTATE AND OTHER INVESTMENTS TO TOTAL ADMITTED ASSETS

NAME OF COMPANY	Total Admitted Assets	REAL ESTATE		MORTGAGES		COLLATERAL LOANS		LOANS ON POLICIES		PREMIUM NOTES	
		Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent
<i>Massachusetts Companies</i>											
Berkshire	\$53,622,514	\$9,465,571	17.65	\$14,965,588	27.90	—	—	\$11,666,377	21.76	\$136	—
Boston Mutual	11,178,824	1,559,543	13.95	1,791,129	16.02	—	—	1,270,668	11.37	1,650	.01
Columbian National	40,689,574	4,869,323	11.97	4,129,903	10.15	—	—	8,781,172	21.58	—	—
John Hancock Mutual	731,560,389	89,266,697	12.20	187,071,582	25.57	—	—	92,503,137	12.64	—	—
Loyal	403,256	—	—	—	—	—	—	—	—	—	—
Massachusetts Mutual	529,465,154	46,427,573	8.77	139,237,984	26.30	—	—	67,938,826	12.83	20,635,523	3.90
Massachusetts Protective	5,060,689	136,714	2.70	203,674	4.02	—	—	498,939	9.86	—	—
Ministers Mutual	664,178	23,803	3.58	21,643	3.26	—	—	143,661	21.63	—	—
Monarch	3,607,557	112,216	3.11	—	—	—	—	217,931	6.04	—	—
New England Mutual	342,215,984	23,991,895	7.01	47,790,438	13.96	—	—	55,784,071	16.30	9,343,464	2.73
Paul Revere	1,376,494	—	—	61,893	4.50	—	—	9,490	6.69	—	—
Savings Banks 1-2	20,183,816	580,940	2.88	7,429,076	36.81	\$285,430	1.41	2,016,064	9.99	394	—
State Mutual	160,899,210	13,493,877	8.39	42,179,170	26.22	—	—	33,230,748	20.65	—	—
Totals of Mass. Companies	\$1,900,927,639	\$189,928,152	9.99	\$444,882,080	23.40	\$285,430	.02	\$274,061,084	14.42	\$29,981,167	1.58
<i>Companies of Other States</i>											
Aecia Mutual	\$60,202,397	\$6,682,639	11.10	\$22,569,642	37.49	\$41,677	.07	\$16,705,677	27.75	\$28,399	.05
Aetna	500,855,147	36,548,468	7.30	47,255,130	9.43	145,000	.03	72,790,108	14.53	1,900	—
Bankers' National	4,775,525	23,298,859	5.63	396,075	8.29	—	—	640,770	13.42	18,873	.40
Connecticut General	188,908,576	23,379,937	12.38	31,392,227	16.62	—	—	20,205,835	10.69	4,281,536	2.27
Connecticut Mutual	298,336,197	18,402,310	6.86	50,119,170	18.68	—	—	40,760,626	15.19	5,298	—
Continental American	18,009,330	783,068	4.35	4,426,108	24.58	—	—	3,502,643	19.45	—	—
Eastern	1,296,088	120,819	9.32	265,798	20.51	—	—	236,047	18.21	—	—
Equitable of Iowa	148,435,942	23,048,810	15.93	40,011,561	26.95	—	—	26,876,364	18.11	1,300,633	.88
Equitable of New York	1,815,494,055	143,675,875	7.91	335,491,538	18.48	—	—	277,931,956	15.31	—	—
Farmers and Traders	6,942,457	762,711	10.99	3,030,810	43.94	—	—	856,156	12.33	—	—
Fidelity Mutual	106,590,467	18,778,505	17.62	20,032,767	18.79	—	—	18,333,926	17.20	829,529	.78
Guardian	108,885,350	17,241,096	15.83	40,929,594	37.59	—	—	22,023,519	20.23	—	—
Home	86,681,034	6,580,700	7.59	25,573,804	29.50	—	—	18,834,510	21.73	—	—
Metropolitan	4,233,511,012	332,818,414	7.86	1,137,743,798	26.88	—	—	495,500,264	11.71	13,564,535	.32
Morris Plan	1,789,345	133,000	7.43	500,606	27.98	—	—	—	—	—	—
Mutual	1,237,488,439	52,717,985	4.26	238,143,422	19.24	—	—	177,785,419	14.37	—	—
Mutual Benefit	586,791,180	64,800,685	11.04	142,432,973	24.27	—	—	116,075,909	19.78	—	—
Mutual Trust	34,839,059	4,906,532	14.08	5,868,900	16.85	—	—	5,750,308	16.51	806,639	2.32
National	178,989,573	19,671,393	10.99	37,408,652	20.90	24,200	.02	31,273,577	17.47	—	—
New York	2,243,665,120	115,335,506	5.14	438,659,263	19.55	—	—	343,845,380	15.32	36,115,679	1.61
North American	14,371,975	55,500	.39	390,675	2.72	—	—	—	—	—	—
Northwestern Mutual	1,071,991,955	43,361,911	4.05	296,448,792	27.65	—	—	201,437,180	18.79	15,379,259	1.43
Penn Mutual	600,719,663	52,096,780	8.67	134,171,189	22.34	362,143	.06	102,751,346	17.10	—	—
Phoenix Mutual	194,831,989	23,637,507	13.16	34,459,616	17.69	—	—	30,989,962	15.91	—	—
Provident Mutual	298,508,767	19,763,694	6.62	73,273,779	24.55	—	—	49,723,694	16.66	—	—
Prudential	3,129,457,899	268,772,107	8.59	791,914,654	25.31	—	—	282,065,481	9.01	22,174,139	.71
Security Mutual	20,669,221	3,998,474	19.35	4,960,930	24.00	—	—	4,017,137	19.44	526,830	2.55

Shenandoah	6,945,317	1,275,247	18.36	1,804,141	25.98	134,966	1.94	1,213,990	17.48	58,949	.85
Sun Life (U. S. Branch)	255,500,852	58,250,725	7.40	66,222,089	8.41	—	—	23,428,428	9.17	10,212	—
Travelers	787,059,316	54,162,267	16.58	120,606,087	36.92	—	—	119,860,667	15.23	—	—
Union Central	326,712,482	48,400	2.14	175,334	7.74	—	—	64,274,391	13.67	4,124,126	1.26
Union Labor	2,263,750	810,509	3.82	926,117	4.36	—	—	76,219	3.37	—	—
Union Mutual	21,217,250 ³	858,651	10.18	749,492	8.89	12,717	.06	4,635,820	21.85	72,196	.34
United Life and Accident	8,431,759	—	—	—	—	—	—	1,713,858	20.33	42,760	.51
Totals of other States	\$18,571,169,088	\$1,416,349,108	7.03	\$4,148,374,733	22.34	\$720,703	—	\$2,576,117,167	13.87	\$99,341,492	.53
Grand totals	\$20,472,096,727	\$1,606,277,260	7.85	\$4,593,256,813	22.44	\$1,006,133	.01	\$2,850,178,251	13.92	\$129,322,659	.63

¹ Policy year ends October 31.² Includes General Insurance Guaranty Fund.³ Includes Buffalo Mutual business. These companies merged Dec. 14, 1935.

TABLE D. — 1935 ADMITTED ASSETS AND RATIO OF REAL ESTATE AND OTHER INVESTMENTS TO TOTAL ADMITTED ASSETS — Concluded

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P.D. 9.

NAME OF COMPANY	STOCKS ¹		BONDS ²		CASH IN OFFICE AND BANKS		INTEREST AND RENTS DUE AND ACCRUED		DEFERRED AND UNCOLLECTED PREMIUMS		ALL OTHER	
	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent
<i>Massachusetts Companies</i>												
Berkshire	\$481,192	.90	\$12,743,399	23.77	\$2,284,786 ³	4.26	\$1,218,193	2.27	\$1,279,709	2.39	-\$482,437	—
Boston Mutual	151,818	1.36	5,586,057	49.97	415,035 ³	3.71	128,922	1.15	274,002	2.46	—	—
Columbian National	878,186	2.16	19,134,075	47.02	1,515,580 ³	3.73	416,767	1.02	942,848	2.32	22,220	.05
John Hancock Mutual	22,632,815	3.09	291,596,032	39.86	18,179,709 ³	2.49	18,960,937	2.59	15,188,154	2.08	-3,838,674	—
Loyal	—	—	385,601	95.62	13,663 ³	3.39	3,718	.92	274	.07	—	—
Massachusetts Mutual	88,788	.02	217,556,672	41.09	16,803,119	3.17	7,524,804	1.42	11,800,606	2.23	1,451,859	.27
Massachusetts Protective	19,056	.38	3,639,593	71.92	230,942 ³	4.56	48,934	.97	281,221	5.56	1,616	.03
Ministers Mutual	1,850	.28	387,193	58.30	57,389	8.64	7,170	1.08	21,469	3.23	—	—
Monarch	—	—	2,834,781	78.58	242,039 ³	6.71	41,921	1.16	147,804	4.10	10,815	.30
New England Mutual	7,160,340	2.09	168,597,327	49.27	18,817,014 ³	3.50	4,535,571	1.33	6,085,863	1.78	110,001	.03
Paul Revere	4,086	.30	1,023,962	74.53	176,641 ³	12.83	9,323	.68	89,099	6.47	—	—
Savings Bank ^{4,5}	351,542	1.74	7,823,580	38.77	918,715	4.55	190,816	.95	506,900	2.51	79,753	.39
State Mutual	1,389,122	.86	56,271,259	34.97	7,330,807 ³	4.56	2,227,045	1.38	3,083,304	2.29	1,093,484	.68
Totals of Mass. Companies	\$33,158,795	1.74	\$737,582,531	41.43	\$66,985,489	3.52	\$35,314,121	1.86	\$40,300,153	2.12	-\$1,551,363	—
<i>Companies of Other States</i>												
Acacia Mutual	—	—	\$8,939,838	14.85	\$906,086 ³	1.51	\$628,712	1.04	\$3,440,535	5.71	\$69,702	.12
Aetna	33,518,119	6.69	263,046,576	52.52	21,412,749 ³	4.28	8,275,347	1.65	13,968,368	2.79	3,893,382	.78
Bankers National	182,602	3.82	2,497,504	52.30	159,860 ³	3.35	42,969	.90	567,696	11.89	317	—
Connecticut General	8,255,397	4.37	87,336,983	46.23	7,191,737 ³	3.81	2,943,172	1.19	4,657,901	2.46	-36,159	—
Connecticut Mutual	11,153,236	4.15	127,396,783	47.48	10,887,716 ³	4.06	4,109,991	1.53	5,497,209	2.05	3,858	—
Continental American	695,180	3.86	7,317,009	40.63	426,887 ³	2.37	271,099	.90	587,336	3.26	—	—
Eastern	—	—	555,919	42.89	33,759 ³	2.61	17,608	1.36	66,138	5.10	—	—
Equitable of Iowa	—	—	47,367,204	31.91	2,640,778 ³	1.78	3,167,638	2.13	2,936,455	1.98	486,499	.33
Equitable of New York	75,248,194	4.14	803,375,328	44.25	129,542,414 ³	7.14	20,347,629	1.12	28,982,652	1.60	896,065	.75
Farmers and Traders	25,678	.37	1,641,615	23.65	270,368 ³	3.89	119,669	1.73	165,608	2.39	49,542	.71
Fidelity Mutual	1,309,172	1.23	38,895,470	36.49	4,887,941 ³	4.59	1,544,721	1.45	1,976,414	1.85	2,022	—
Guardian	—	—	19,048,885	17.50	4,349,246 ³	3.99	3,422,227	3.14	2,902,862	2.67	-1,032,079	—
Home	2,288,940	2.64	28,418,960	32.79	2,402,910 ³	2.77	628,562	.73	1,952,648	2.25	—	—
Metropolitan	82,758,817	1.95	1,931,798,725	45.63	100,003,783 ³	2.36	55,444,648	1.31	79,218,271	1.87	4,659,757	.11
Morris Plan	86,100	4.81	922,379	51.55	111,794	6.25	33,495	.86	16,404,184	1.33	1,971	.11
Mutual Benefit	23,176,150	1.87	637,470,325	51.51	74,977,776	6.06	16,812,978	1.36	8,608,353	1.47	—	—
Mutual Trust	6,658,550	1.14	225,046,042	38.35	14,953,276 ³	2.55	8,215,392	1.40	2,776,931	2.18	88,526	.25
National	—	—	15,513,656	44.53	690,651 ³	1.98	4,545,696	1.55	2,866,425	1.60	2,387	—
New York	5,260,393	2.94	66,438,021	37.12	13,267,577 ³	7.41	29,544,227	1.82	28,997,474	1.34	12,397,564	.55
North American	68,629,547	3.06	1,111,935,148	49.56	57,205,332 ³	2.55	157,368	1.09	165,790	1.15	-1,928	.01
Northwestern Mutual	910,412	6.33	19,337,254	85.84	9,356,804	2.48	16,914,648	1.58	17,369,890	1.62	51,253	.01
Penn Mutual	471,061,074	43.94	471,061,074	43.94	9,967,768 ³	.93	8,776,695	1.46	12,257,736	2.04	73,200	.01
Phoenix Mutual	15,454,356	2.57	247,049,980	41.13	27,730,238 ³	4.62	3,411,420	1.75	3,600,801	1.85	-538,571	—
Phoenix Mutual	4,813,493	2.47	86,336,006	44.31	6,121,755 ³	3.14	—	—	—	—	—	—

Provident Mutual	2,978,225	1.00	132,623,840	44.43	10,107,529 ³	3.38	4,605,880	1.54	5,165,214	1.73	266,912	.09
Prudential	86,293,264	2.72	1,429,889,548	45.69	130,256,473 ³	4.16	40,480,777	1.29	78,486,306	2.51	125,150	—
Security Mutual	112,650	.55	5,759,047	27.86	518,653 ³	2.51	283,350	1.37	490,756	2.37	1,392	.01
Shenandoah	366,100	5.27	1,025,906	14.77	223,934 ³	3.22	114,578	1.65	527,506	7.60	200,000	2.88
Sun Life (U. S. Branch)	150,730,075	58.99	69,128,265	27.06	3,379,919	1.32	1,460,813	1.37	6,018,304	2.36	1,347,836	.53
Travelers	56,112,941	7.13	487,451,565	55.58	12,983,626	1.65	9,227,755	1.17	19,503,060	2.48	7,440,918	.95
Union Central	398,601	.12	58,304,458	17.85	7,323,067	2.24	12,260,425	3.75	5,093,498	1.54	223,562	.07
Union Labor	210	.01	1,494,531	66.02	136,060 ³	6.01	19,091	.84	313,905	13.87	—	—
Union Mutual	298,931	1.41	12,172,944	57.37	1,765,648 ³	8.32	186,451	.88	334,301	1.58	1,616	.01
United Life and Accident	184,400	2.19	4,341,421	51.49	137,928 ³	1.63	118,149	1.40	256,228	3.04	28,872	.34
Totals of other States	\$637,089,223	3.43	\$8,393,937,379	45.20	\$657,331,314	3.54	\$256,119,428	1.38	\$355,078,975	1.91	\$30,709,566	.17
Grand totals	\$670,248,018	3.27	\$9,181,519,910	44.85	\$724,316,803	3.54	\$291,433,549	1.42	\$395,379,128	1.93	\$29,158,203	.14

¹ On basis of market values on Convention basis.

² On basis of amortized value of bonds.

³ Agents' credit balances have been deducted.

⁴ Policy year ends October 31.

⁵ Includes General Insurance Guaranty Fund.

TABLE E. — LIABILITIES AND SURPLUS, DEC. 31, 1935

NAME OF COMPANY	Liabilities and Surplus	Net Reserve	Supplementary Contracts ¹	Net Unpaid Policy Claims	DIVIDENDS		All Other	Capital	Surplus ²
					Due Policy-holders	Apportioned and Payable Subsequent			
Massachusetts Companies									
Berkshire	\$53,622,514	\$47,544,221	\$3,267,968	\$196,554	\$532,156	\$236,427	\$891,551	—	\$953,637
Boston Mutual	11,178,824	4,316,318 ³	31,345 ³	29,892 ³	104,282 ³	86,892 ³	104,152	—	373,327
		15,988,014 ⁴	7,191 ⁴	41,568 ⁴	9,256 ⁴	86,587 ⁴			
Columbian National	40,689,574	34,505,029	2,197,452	434,662	8,585	7,500	929,842 ³	\$2,000,000	606,504
John Hancock Mutual	731,560,389	377,819,745 ³	24,936,987 ³	3,204,912 ³	15,475,298 ³	8,510,000 ³	25,674,192 ³	—	47,106,289
		215,060,794 ⁴	3,308,475 ⁴	1,200,367 ⁴	1,773,330 ⁴	7,490,000 ⁴			
Loyal	403,256	361	32		—	—	299	200,000	202,564
Massachusetts Mutual	529,465,154	396,489,883	72,135,077	1,632,029	25,898,162	4,405,837	10,179,930	—	18,724,236
Massachusetts Protective	5,060,689	3,843,816	88,378	32,000	—	—	90,450	300,000	706,045
Ministers Mutual	664,178	609,623	12,083	2,021	1,727	—	7,322	—	31,402
Monarch	3,607,557	1,523,232	28,312	15,010	49,475	14,893	1,100,053 ³	445,600	430,982
New England Mutual	342,215,984	278,606,905	24,861,226	1,964,396	5,286,806	9,042,854	5,722,800	—	16,730,997
Paul Revere	1,376,494	444,498	14,611	10,000	—	—	304,806 ³	400,000	202,579
State Mutual	160,899,210	126,746,779	11,301,673	963,334	6,522,644	3,425,000	2,064,961	—	9,874,819
Totals of Mass. Companies	\$1,880,743,823	\$1,493,499,218	\$142,190,810	\$9,726,745	\$55,661,721	\$33,305,990	\$47,070,358	\$3,345,600	\$95,943,381
Companies of Other States									
Acacia Mutual	\$60,202,397	\$54,614,431	\$2,138,780	\$378,506	\$124,649	\$564,802	\$1,454,960	—	\$926,269
Aetna	500,855,147	356,599,069	61,532,359	8,397,458	3,031,128	3,457,620	41,994,598 ³	\$15,000,000	10,842,315
Bankers National	4,775,525	3,423,965	117,775	101,254	171,150	50,414	256,654	250,000	404,313
Connecticut General	188,908,576	152,564,715	17,122,800	2,098,392	686,644	934,340	7,891,228 ⁵	3,000,000	4,610,457
Connecticut Mutual	268,336,197	210,449,873	25,405,807	1,046,199	9,214,723	4,400,000	7,788,893	—	10,030,702
Continental American	18,009,338	13,906,100	1,647,623	105,053	13,799	93,500	254,745	637,530	1,350,980
Eastern	1,296,088	1,030,202	30,924	7,675	—	—	19,174	157,500	50,613
Equitable of Iowa	148,435,942	115,906,228	13,968,803	583,994	6,418,754	2,630,439	3,679,591	1,000,000	4,248,133
Equitable of New York	1,815,494,655	1,489,778,096	161,138,646	22,557,838	23,088,878	30,291,148	34,205,263 ⁵	—	54,434,786
Farmers and Traders	6,942,457	5,851,801	268,554	9,372	—	—	81,626	300,000	431,104
Fidelity Mutual	106,590,467	84,952,250	8,095,451	447,707	3,098,574	1,939,021	2,301,829	—	5,755,635
Guardian	108,885,350	83,193,940	11,049,967	810,385	3,459,947	2,215,000	2,833,447	200,000	5,122,664
Home	86,681,034	70,977,914	5,804,894	560,538	1,918,814	1,590,000	2,399,256	—	3,439,618
Metropolitan	4,233,511,012	2,075,199,611 ³	108,959,770 ³	20,499,642 ³	15,681,023 ³	16,332,340 ³	134,923,912 ⁵	—	258,932,793
		1,532,084,732 ⁴	21,745,237 ⁴	6,055,167 ⁴	1,343,745 ⁴	41,753,004 ⁴			
Morris Plan	1,789,345	132,035	5,744	42,607	—	—	347,187	450,000	811,772
Mutual Benefit	1,237,488,439	972,091,991	153,320,636	13,506,076	5,612,406	24,570,181	11,358,489	—	57,028,660
Mutual Trust	586,791,180	471,882,628	54,663,697	2,839,247	15,291,131	12,800,836	3,017,803	—	26,275,838
National	34,839,059	28,366,392	1,562,196	122,751	1,435,123	675,000	1,611,009	—	1,066,588
New York	178,989,573	149,821,211	9,355,992	670,192	2,183,881	3,548,084	4,632,942	—	8,776,671
North American	2,243,665,120	1,637,911,060	262,804,914	26,937,567	96,863,705	40,093,488	59,496,185	—	119,557,801
Northwestern Mutual	14,371,975	11,435,583	656,932	498,577	—	—	126,836	1,000,000	654,047
Penn Mutual	1,071,991,955	862,404,085	110,873,671	4,053,949	5,127,452	35,545,284	5,489,971	—	48,497,543
	600,719,663	472,952,647	55,027,275	2,556,741	29,869,388	10,600,000	5,075,885	—	24,637,727

Phoenix Mutual	194,881,989	156,062,601	15,134,091	970,913	9,573,119	1,974,337	5,028,210	6,088,718
Provident Mutual	298,508,767	244,100,809	20,620,889	728,870	3,524,008	5,143,199	5,125,451	19,265,541
Prudential	3,129,457,899	{1,322,634,778 ³	142,635,273 ³	22,524,432 ³	13,625,454 ³	35,000,226 ³	66,562,064 ⁵	72,341,844
		{1,414,930,301 ⁴	23,292,788 ⁴	6,426,198 ⁴	898,324 ⁴	6,586,127 ⁴		
			148,001		257,040	91,801	187,923	273,825
Security Mutual	26,669,221	18,829,011	880,720	148,001			90,424	267,550
Shenandoah	6,945,317	5,569,998	427,264	84,178	19,306,887	2,525,999	9,640,458	200,000
Sun Life (U. S. Branch)	255,500,852	203,076,851	6,780,714	2,114,332	1,047	27,123	85,584,941 ⁵	9,855,511
Travelers	787,059,316	573,037,493	84,890,916	4,304,049	4,763,075	4,289,309	30,300,116	19,213,147
Union Central	326,712,482	270,275,439	11,998,957	1,357,871		16,751	233,870	1,227,715
Union Labor	2,263,750	1,012,090	54,045	58,583	4,114		375,000	509,297
Union Mutual	21,217,250 ⁶	19,012,820	541,204	100,327	195,676	153,261	376,836	837,126
United Life and Accident	8,431,759	6,811,079	521,372	117,293	—	—	394,439 ⁵	187,576
Totals of other States	\$18,571,169,088	\$15,094,884,519	\$1,395,076,080	\$153,843,834	\$276,784,661	\$280,898,270	\$534,766,215	\$777,944,879
Grand totals	\$20,451,912,911	\$16,588,383,737	\$1,537,267,490	\$163,570,579	\$332,446,382	\$323,204,260	\$581,836,573	\$873,888,260

¹ Includes extra reserve for disability benefits.² Surplus determined on basis of amortized value of bonds and market value of stocks on Convention basis.³ Ordinary.⁴ Industrial.⁵ Includes Accident Department. See Table P.⁶ Includes Buffalo Mutual business. These companies merged Dec. 14, 1935.

TABLES A, B, C, AND E APPLIED TO SAVINGS AND INSURANCE BANKS
TABLE A. — *Summary for the Year ending Oct. 31, 1935*

NAME OF BANK	Admitted Assets	LIABILITIES		Income	Disbursements	INSURANCE IN FORCE	
		Special Funds ¹	Other Liabilities			Number	Amount
Arlington Five Cents	\$206,285	\$10,672	\$185,239	\$84,437	\$38,093	1,514	\$1,499,903
Berkshire County	1,922,287	138,032	1,698,693	405,944	289,651	8,454	10,852,952
Beverly	187,334	11,241	167,263	91,630	28,533	1,428	1,256,919
Boston Five Cents	1,143,514	47,864	1,049,818	476,250	157,323	6,898	6,335,429
Cambridge	499,800	23,346	461,377	196,738	62,985	2,018	2,050,780
Cambridgeport	1,251,648	98,963	1,092,241	383,694	172,660	7,373	7,926,768
Canton Institution for Savings	22,907	401	20,874	22,648	2,126	264	400,350
City	1,493,225	80,302	1,346,547	330,180	214,441	6,935	8,120,298
Fall River Five Cents	86,796	3,801	77,306	36,743	14,595	1,046	877,757
Grove Hall	190,067	15,029	162,801	75,845	39,021	1,489	1,537,604
Leominster	87,721	4,219	77,145	42,692	16,733	1,287	1,068,586
Lowell Institution for Savings	286,966	17,821	258,035	101,391	44,182	1,872	1,754,751
Lynn Five Cents	1,551,228	111,116	1,376,858	406,454	219,739	8,711	8,831,042
Lynn Institution for Savings	1,695,942	137,301	1,493,283	435,397	211,964	9,110	8,919,459
Massachusetts	979,257	55,645	878,613	283,601	135,436	5,369	5,195,461
New Bedford Institution for Savings	307,439	21,672	265,551	119,803	55,955	2,442	2,764,791
North Adams	558,750	49,256	485,282	123,497	70,692	2,938	2,886,749
People's	2,535,325	157,905	2,284,346	492,245	371,196	11,003	11,827,866
Plymouth Five Cents	29,919	484	28,426	29,581	1,003	212	179,100
Uxbridge	79,637	5,814	65,690	44,848	21,530	1,371	1,214,663
Waltham	774,604	46,598	691,491	214,656	129,898	5,070	4,365,674
Whitman	3,789,817	331,253	3,330,890	796,593	572,300	18,315	17,862,210
Willey	313,420	11,552	289,957	142,523	42,718	1,935	1,917,153
General Insurance Guaranty Fund	189,928	186,070	3,858	5,641	4,736	—	—
Totals	\$20,183,816	\$1,566,357	\$17,793,584	\$5,343,031	\$2,917,530	107,654	\$109,645,965

¹ On basis of amortized value of bonds and market value of stocks on Convention basis.

TABLE B. — *Income for the Year ending Oct. 31, 1935*

NAME OF BANK	Annual and Monthly Premiums	Interest and Rents	Unification of Mortality	Profit and Loss	All Other	Total Income
Arlington Five Cents	\$70,289	\$7,400	—	\$1,320	\$5,428	\$84,437
Berkshire County	306,977	82,355	—	1,272	15,340	405,944
Beverly	6,311	6,311	—	180	3,916	91,630
Boston Five Cents	420,511	39,416	—	1,691	11,297	476,250
Cambridge	173,636	16,998	\$3,335	25	6,079	196,738
Cambridgeport	321,261	54,327	—	2,493	5,613	383,694
Canton	17,393	214	—	—	5,041	22,648
City	238,098	72,274	—	5,798	5,066	330,180
Fall River Five Cents	33,942	2,288	8,344	165	348	36,743
Grove Hall	64,083	7,716	—	355	3,691	75,845
Leominster	39,444	2,880	—	50	318	42,692
Lowell Institution for Savings	89,574	9,823	—	—	1,994	101,391
Lynn Five Cents	316,035	64,276	12,118	7,706	6,319	406,454
Lynn Institution for Savings	340,025	73,057	16,141	509	5,665	435,397
Massachusetts	244,483	34,358	—	191	4,569	283,601
New Bedford Institution for Savings	105,988	9,105	823	—	3,887	119,803
North Adams	96,619	25,294	—	849	735	123,497
People's	364,045	114,816	—	3,300	7,137	492,245
Plymouth	23,842	470	2,947	57	5,212	29,581
Uxbridge	40,542	2,483	—	557	1,266	44,848
Waltham	175,343	31,320	—	3,345	4,448	214,656
Whitman	608,049	163,458	5,536	4,025	15,325	796,393
Wiley	128,822	9,740	—	—	3,961	142,523
General Insurance Guaranty Fund	—	5,641	—	—	—	5,641
Totals	\$4,300,824	\$836,220	\$40,244	\$33,888	\$122,855	\$5,343,031

TABLE C.—Disbursements for the Year ending October 31, 1935

NAME OF BANK	Death Claims ¹	Matured Endowments	Annuities ²	Surrender Values	Dividends to Policyholders	Home Office Salaries ³	Insurance Taxes and Fees	Unification of Mortality	Profit and Loss	All Other	Total Disbursements
Arlington Five Cents	\$6,820	—	\$13,636	\$1,685	\$8,531	\$1,700	\$220	\$3,217	\$901	\$1,383	\$38,093
Berkshire County	66,326	\$20,517	34,682	43,890	72,282	9,643	3,452	5,036	3,240	30,583	289,651
Beverly	3,000	—	10,834	663	6,392	1,463	92	4,440	671	998	28,553
Boston Five Cents	21,419	—	58,102	6,604	36,584	7,656	844	—	14,578	11,536	137,323
Cambridge	6,100	—	29,899	2,917	12,277	2,172	334	1,125	6,417	1,744	62,985
Cambridgeport	31,519	—	37,833	18,851	57,438	6,897	1,562	3,268	2,016	13,276	172,660
Canton Institution for Savings	600	—	296	—	—	6,516	—	—	258	456	2,126
City	54,095	12,614	19,016	33,402	59,827	12,259	2,603	—	1,305	19,320	214,441
Fall River Five Cents	2,240	—	2,733	765	3,999	1,368	26	1,797	819	848	14,595
Grove Hall	9,000	—	9,269	2,028	10,864	1,822	167	4,205	—	1,665	39,021
Leominster	3,000	—	3,220	495	4,053	2,037	14	3,023	7	884	16,733
Lowell Institution for Savings	7,956	—	12,762	2,862	12,624	1,800	426	969	2,686	2,097	44,182
Lynn Five Cents	40,648	—	32,939	28,127	75,854	6,545	2,597	—	18,383	14,646	219,739
Lynn Institution for Savings	35,427	—	35,947	28,782	74,516	8,641	1,463	—	15,560	11,628	211,964
Massachusetts	20,203	—	32,580	12,971	44,601	7,926	1,324	5,699	1,415	8,717	135,436
New Bedford Institution for Savings	10,256	—	12,544	3,207	18,887	2,957	134	—	5,671	2,299	55,955
North Adams	21,613	—	10,202	10,570	18,091	4,117	1,296	243	506	4,054	70,692
People's	80,109	43,680	30,907	54,708	111,627	11,141	4,785	—	8,583	25,656	371,196
Plymouth Five Cents	—	—	412	—	—	443	1	—	—	147	1,003
Uxbridge	5,000	—	2,337	823	5,951	1,528	46	3,483	1,132	1,230	21,530
Waltham	20,562	—	28,687	11,614	29,042	5,940	748	11,332	13,029	8,944	129,898
Whitman	90,883	106,684	47,993	82,710	161,040	15,962	4,399	—	25,539	37,090	572,300
Willey	5,018	—	17,691	1,722	8,170	2,942	166	1,407	3,709	1,893	42,718
General Insurance Guaranty Fund	—	—	—	—	—	—	929	—	—	3,807	4,736
Totals	\$541,794	\$183,495	\$484,521	\$349,396	\$832,650	\$117,475	\$27,628	\$49,244	\$126,426	\$204,901	\$2,917,530

¹ Includes disability payments.² Includes supplementary contracts.³ Includes medical examinations and inspections.

TABLE E. — *Liabilities for the Year ending Oct. 31, 1935*

NAME OF BANK	Liabilities and Undivided Profits	Net Reserve	Net Unpaid Policy Claims	DIVIDENDS		All-Other	Special Surplus Funds ¹	Undivided Profits ¹
				Due Policy-holders	Appor-tioned			
Arlington Five Cents	\$206,285	\$177,892	—	\$486	—	\$6,861	\$10,672	\$10,374
Berkshire County	1,922,287	1,638,119	—	8,180	—	44,989	138,032	83,562
Beverly	187,334	163,128	—	292	—	3,843	11,241	8,830
Boston Five Cents	1,143,514	1,033,371	\$2	3,525	—	12,920	47,864	45,832
Cambridge	499,800	451,895	1,365	952	—	7,165	23,346	15,077
Cambridgeport	1,251,648	1,062,418	1,540	4,320	—	23,963	98,963	60,444
Canton Institution for Savings	22,907	14,573	—	—	—	6,301	1,632	1,632
City	1,493,225	1,290,474	64	5,222	9,676	41,111	80,302	66,376
Fall River Five Cents	86,796	75,849	—	860	—	3,378	3,801	5,689
Grove Hall	190,067	157,395	—	268	—	4,546	15,029	12,237
Leominster	87,721	76,444	1	1,050	—	432	4,219	6,557
Lowell Institution for Savings	286,966	253,845	—	1,630	—	3,160	11,116	11,110
Lynn Five Cents	1,551,228	1,329,711	1,142	6,109	11,671	28,225	111,116	63,254
Lynn Institution for Savings	1,695,942	1,441,138	1,068	5,759	10,621	36,697	137,301	63,358
Massachusetts	979,257	853,518	—	3,924	—	21,171	55,645	44,999
New Bedford Institution for Savings	307,439	260,060	—	421	—	5,070	21,672	20,216
North Adams	558,750	467,435	—	2,240	—	15,607	49,256	24,212
People's	2,535,325	2,208,800	3,506	10,047	11,965	50,028	157,905	93,074
Plymouth Five Cents	29,919	23,010	—	—	—	5,416	484	1,009
Uxbridge	79,637	64,003	6	277	—	1,404	5,814	8,133
Waltham	774,604	675,287	1,000	2,816	—	12,388	46,598	36,515
Whitman	3,789,817	3,209,528	6,641	14,984	26,100	73,637	331,253	127,674
Willey	313,420	283,253	—	427	—	4,277	11,552	11,911
General Insurance Guaranty Fund	189,928	—	—	—	—	3,858	186,070	—
Totals	\$20,183,816	\$17,214,146	\$16,335	\$72,218	\$77,438	\$413,447	\$1,566,357	\$823,875

¹ On basis of amortized value of bonds and market value of stocks on Convention basis.

TABLE F. — POLICIES ISSUED, TERMINATED AND GAINED IN 1935, WITH NUMBER AND AMOUNT IN FORCE DEC. 31, 1935
(PAID-FOR BUSINESS)

Classified as to Ordinary, Industrial and Group Insurance

NAME OF COMPANY	IN FORCE DEC. 31, 1934		ISSUED IN 1935 ¹		TERMINATED IN 1935		GAINED OR LOST		IN FORCE DEC. 31, 1935	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
ORDINARY BUSINESS										
Massachusetts Companies										
Berkshire	68,657	\$210,256,896	4,743	\$17,448,590	5,586	\$22,010,738	-843	-\$4,562,148	67,814	\$205,694,748
Boston Mutual	25,456	22,450,573	6,254	6,011,224	4,793	4,605,345	1,461	1,405,879	26,917	23,856,452
Columbian National	57,580	158,164,061	6,155	17,349,753	5,635	18,022,573	500	-672,820	58,080	157,491,241
John Hancock Mutual	1,187,880	1,824,323,854	150,722	234,331,846	117,759	204,107,220	32,963	30,164,626	1,220,843	1,854,488,480
Loyal	-	-	46	60,000	-	-	46	60,000	-	-
Massachusetts Mutual	489,353	1,888,626,846	34,961	137,497,000	38,361	174,676,367	-3,400	-37,179,367	485,953	1,851,447,479
Massachusetts Protective	18,824	30,071,236	3,656	5,850,623	2,382	3,854,140	1,274	1,996,483	20,998	32,067,719
Ministers Mutual	1,958	2,477,763	233	338,072	207	309,972	26	28,100	2,084	2,505,863
Monarch	9,888	16,790,131	1,579	2,618,407	1,171	2,308,748	408	309,659	10,996	17,099,790
New England Mutual	333,188	1,281,764,164	36,416	146,812,144	22,531	99,178,868	13,885	47,633,276	347,073	1,329,397,440
Paul Revere	7,916	8,126,044	6,590	6,620,193	3,318	3,292,266	3,272	3,327,927	11,453	971
Savings Banks ²	98,316	89,567,193	13,187	11,994,773	3,911	3,465,351	9,276	8,529,422	107,592	98,096,615
State Mutual	166,312	575,763,587	11,935	36,465,410	12,001	44,890,279	-66	-8,424,869	166,246	567,338,718
Totals of Mass. Companies	2,465,328	\$6,108,382,348	276,477	\$623,398,035	217,675	\$580,781,867	58,802	\$42,616,168	2,524,130	\$6,150,998,516
Companies of Other States										
Acacia Mutual	146,319	\$351,199,476	16,785	\$47,388,058	16,973	\$46,495,535	-188	\$892,523	146,131	\$352,091,999
Aetna	534,212	1,883,220,531	76,332	212,315,141	60,202	212,242,387	16,130	72,754	550,342	1,883,293,285
Bankers National	109,335	68,637,961	74,215	36,869,559	76,430	33,171,145	-2,215	3,698,414	107,120	72,336,375
Connecticut General	171,348	746,833,722	21,798	80,737,643	17,276	80,610,986	4,522	126,657	175,870	746,960,379
Connecticut Mutual	260,336	892,630,938	28,851	101,884,123	21,421	80,358,325	7,430	21,525,798	267,766	914,156,736
Continental American	27,177	107,060,922	2,968	18,091,075	2,383	14,166,198	585	3,924,877	27,762	110,985,799
Eastern	3,421	10,387,320	2,245	2,618,082	720	1,749,967	1,525	868,115	4,946	11,255,435
Equitable of Iowa	232,034	551,216,701	19,588	48,997,097	17,403	51,876,061	2,185	-2,878,964	234,219	548,337,737
Equitable of New York	1,591,586	4,741,080,611	147,195	385,392,877	140,109	432,162,924	7,086	-46,770,047	1,598,672	4,694,310,564
Farmers and Traders	24,208	34,846,738	5,194	6,543,517	3,218	4,604,645	1,976	1,878,872	26,184	36,725,610
Fidelity Mutual	151,061	361,805,130	8,619	28,871,932	10,009	33,956,933	-1,390	-5,085,001	112,873	356,720,129
Guardian	104,153	457,264,877	15,734	43,997,885	14,684	47,119,048	1,050	-3,121,163	152,111	454,143,714
Home	6,514,153	351,660,186	7,045	33,107,356	8,567	33,054,427	-1,522	2,052,929	102,631	353,713,115
Metropolitan	32,254	2,016,839,377	767,190	1,350,141,305	672,231	1,083,565,261	94,959	266,576,044	6,609,340	10,483,415,421
Morris Plan	52,236	9,172,355	53,821	9,353,630	52,236	9,102,782	1,585	250,848	53,859	9,423,203
Mutual	3,744,186,170	84,813	268,727,811	95,949	304,832,580	-11,136	-36,104,769	1,222,570	3,708,081,401	
Mutual Benefit	553,310	2,056,941,859	36,244	130,254,373	44,474	181,698,394	-8,230	-51,444,021	545,080	2,005,497,838
Mutual Trust	153,548,214	11,199	38,073,417	8,989	17,191,711	2,210	895,706	97,826	154,443,920	
National	514,140,399	18,073,175	11,973	42,180,055	11,973	42,180,055	-1,273	-4,115,880	167,595	510,024,519
New York	6,661,514,072	228,541	479,954,186	205,858	520,586,775	-683	-40,632,589	2,672,636	6,620,881,483	
North American	137,147,700	1,371,470	15,312,800	5,610	22,761,600	-916	-7,448,800	22,353	129,698,900	
Northwestern Mutual	23,269	3,704,527,648	72,418	267,706,083	68,262	267,213,596	4,156	4,927,487	987,177	3,705,020,135
Penn Mutual	502,140	1,847,112,503	55,306	168,911,861	45,616	176,425,170	9,690	-7,513,309	511,839	1,839,599,194
Phoenix Mutual	192,802	583,611,121	14,730	47,794,061	13,123	41,541,042	1,607	6,253,019	194,409	589,864,140

Provident Mutual	269,041	\$934,766,828	-20,043	\$84,550,675	21,236	\$84,380,689	-1,183	\$169,986	267,858	\$934,936,814
Prudential	5,294,701	7,506,038,356	1,090,912	1,224,708,830	700,822	827,295,171	390,090	397,413,659	5,684,881	7,903,432,015
Security Mutual	47,434	91,037,241	5,477	12,430,200	6,234	14,459,603	757	-2,029,403	46,677	89,007,838
Shenandoah	24,391	50,332,134	5,831	10,546,972	4,005	8,583,337	1,826	-10,771,184	52,535,779	26,217
Sun Life (U. S. Branch)	267,467	1,033,923,393	27,763	104,409,853	26,505	113,181,037	1,258	-16,632,541	268,725	1,023,152,209
Travelers	700,804	2,729,498,305	61,403	206,953,670	56,907	223,088,217	4,496	-32,530,326	705,300	2,712,865,797
Union Central	328,872	1,178,919,923	19,020	88,538,310	29,840	121,068,636	-10,820	318,062	318,062	1,146,389,594
Union Labor	3,873	7,098,179	977	1,334,368	582	1,310,671	395	529,356	4,268	7,627,535
Union Mutual	37,458	76,347,532	3,343	6,890,192	5,457	11,310,671	-2,114	-4,420,479	35,344	71,927,053 *
United Life and Accident	20,812	39,520,563	2,524	4,816,261	2,640	4,908,015	-116	-91,754	20,696	39,428,809
Totals of other States	23,433,716	\$53,834,268,985	3,003,518	\$5,588,312,378	2,467,934	\$5,150,276,919	535,584	\$438,035,459	23,969,300	\$54,272,304,444
Grand totals	25,899,044	\$59,942,651,333	3,279,995	\$6,211,710,413	2,685,609	\$5,731,058,786	594,386	\$480,651,627	26,493,430	\$60,423,302,960
INDUSTRIAL BUSINESS										
Boston Mutual	205,226	\$48,469,053	89,603	\$22,874,410	80,605	\$20,239,987	8,998	\$2,634,423	214,224	\$51,103,476
Columbian National	217	48,247	-	-	30	6,280	-30	-6,280	187	47,967
Guardian	455	53,834	-	-	32	6,609	-32	-6,609	423	47,225
John Hancock Mutual	5,759,472	1,384,894,314	1,482,886	391,653,916	1,248,313	312,808,217	234,573	78,845,699	5,994,045	1,463,740,013
Metropolitan	33,959,570	6,617,508,665	4,020,479	1,405,565,030	4,694,284	1,193,573,315	-73,805	211,991,715	33,885,765	6,829,500,380
Morris Plan	6,178	1,032,696	7,986	1,337,458	6,192	1,030,786	7,794	306,672	7,972	1,339,368
Prudential	26,819,655	6,764,281,457	4,041,362	1,173,656,916	4,023,951	1,089,636,361	17,411	84,020,555	26,837,066	6,848,302,012
Totals	66,750,773	\$14,816,288,266	10,242,316	\$2,995,087,730	10,053,407	\$2,617,301,555	188,909	\$377,786,175	66,939,682	\$15,194,074,441
GROUP INSURANCE										
Aetna	3,499	\$1,517,284,436	415	\$488,145,634	141	\$364,209,109	274	\$123,936,525	3,773	\$1,641,220,961
Bankers National	11	3,429,500	1	444,800	2	669,700	-1	-224,900	10	3,204,600
Columbian National	3	173,215	-	1,156,047	244,600	37,013,065	34	911,447	3	1,034,662
Connecticut General	591	239,027,982	80	57,977,966	46	37,013,065	-	20,664,901	625	259,692,883
Continental American	78,100	78,100	-	2,300	5,200	2,300	-	-2,900	1	75,200
Eastern	-	-	1	120,000	-	120,000	1	120,000	1	120,000
Equitable of New York	1,746	1,402,077,502	160	397,321,330	83	267,422,811	77	129,898,519	1,823	1,531,976,021
Guardian	1	1,089,845	-	113,120	-	44,630	-	68,490	1	1,158,335
John Hancock Mutual	566	264,749,021	62	88,231,018	43	78,060,010	19	10,171,008	585	274,920,029
Metropolitan	2,831	2,655,457,433	296	929,330,966	172	628,354,624	124	300,976,342	2,955	2,956,433,775
Morris Plan	23	13,073,936	4	24,975,486	-	23,072,816	4	1,902,670	2,957	14,976,603
Prudential	1,868	1,082,135,837	311	303,052,881	159	218,945,282	152	84,107,599	2,020	1,166,243,436
Savings Banks ²	56	10,393,750	7	2,646,700	1	1,491,100	6	1,155,600	69	11,543,350
Shenandoah	136	87,108,615	13	13,514,723	14	7,379,305	-1	8,135,418	135	95,244,033
Sun Life (U. S. Branch)	470	155,457,063	99	43,551,721	38	43,522,825	61	171,171,104	531	155,285,957
Travelers	3,222	1,466,084,063	204	347,003,815	170	253,404,581	34	93,599,234	3,256	1,539,683,297
Union Labor	63	45,462,200	6	5,716,800	2	9,660,800	4	-3,944,000	67	41,518,200
United Life and Accident	1	64,000	-	1,000	1,000	1,000	-	-	1	64,000
Totals	15,088	\$8,943,146,496	1,659	\$2,704,806,307	871	\$1,933,501,458	788	\$771,304,849	15,876	\$9,714,451,345

¹ Includes increases and revivals.² Policy year ends October 31.³ Includes \$13,936,009 of Buffalo Mutual business. These companies merged on Dec. 14, 1935.

TABLE G.—EXHIBIT OF POLICIES IN FORCE
Classified as to Ordinary, Industrial

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS						
<i>Massachusetts Companies</i>						
Berkshire:—						
Whole life	50,437	\$164,243,623	2,498	\$11,712,948	92	\$569,401
Endowment	17,216	37,180,209	1,960	4,015,299	80	234,874
All other	1,004	4,823,163	107	487,267	6	15,500
Reversionary additions	—	4,009,901	—	374,440	—	3,064
Totals	68,657	\$210,256,896	4,565	\$16,589,954	178	\$822,839
Boston Mutual:—						
Whole life	11,613	\$10,942,586	2,082	\$2,164,120	92	\$110,479
Endowment	13,661	11,233,919	3,925	3,565,204	155	161,996
All other	182	264,452	—	—	—	—
Reversionary additions	—	9,616	—	748	—	—
Totals	25,456	\$22,450,573	6,007	\$5,730,072	247	\$272,475
Columbian National:—						
Whole life	44,373	\$122,785,245	3,742	\$8,832,806	185	\$504,619
Endowment	11,045	21,767,455	1,452	3,182,828	39	106,825
All other	2,162	12,617,054	697	4,270,210	7	25,623
Reversionary additions	—	994,307	—	—	—	—
Totals	57,580	\$158,164,061	5,891	\$16,285,844	231	\$637,067
John Hancock Mutual:—						
Whole life	822,263	\$1,232,187,874	69,501	\$97,800,130	2,464	\$3,676,866
Endowment	339,068	519,281,234	69,614	106,045,721	2,338	3,364,768
All other	26,549	67,314,617	6,478	15,609,850	172	814,300
Reversionary additions	—	5,540,129	—	406,177	—	—
Totals	1,187,880	\$1,824,323,854	145,593	\$219,861,878	4,974	\$7,855,934
Loyal:—						
Whole life	—	—	37	\$49,500	—	—
Endowment	—	—	7	4,500	—	—
All other	—	—	2	6,000	—	—
Reversionary additions	—	—	—	—	—	—
Totals	—	—	46	\$60,000	—	—
Massachusetts Mutual:—						
Whole life	412,495	\$1,577,338,682	22,401	\$87,101,827	1,300	\$2,734,594
Endowment	58,466	196,336,552	5,832	17,252,970	117	170,346
All other	18,392	109,247,037	4,754	26,965,711	395	1,493,738
Reversionary additions	—	5,704,575	—	468,032	—	4,177
Totals	489,353	\$1,888,626,846	32,987	\$131,788,540	1,812	\$4,402,855
Massachusetts Protective:—						
Whole life	17,226	\$27,390,339	3,262	\$4,966,764	18	\$33,860
Endowment	1,482	2,237,826	337	605,428	—	—
All other	116	443,071	39	170,196	—	—
Reversionary additions	—	—	—	—	—	—
Totals	18,824	\$30,071,236	3,638	\$5,742,388	18	\$33,860
Ministers Mutual:—						
Whole life	489	\$669,823	62	\$86,500	2	\$2,000
Endowment	1,245	1,390,585	147	205,000	5	7,000
All other	224	416,479	17	37,500	—	—
Reversionary additions	—	876	—	72	—	—
Totals	1,958	\$2,477,763	226	\$329,072	7	\$9,000
Monarch:—						
Whole life	101	\$496,338	8	\$45,000	1	\$10,000
Endowment	8,860	14,248,162	1,369	2,039,350	48	70,100
All other	927	2,036,575	145	416,980	8	21,000
Reversionary additions	—	9,056	—	2,820	—	—
Totals	9,888	\$16,790,131	1,522	\$2,504,150	57	\$101,100
New England Mutual:—						
Whole life	279,011	\$1,077,161,615	25,728	\$101,362,546	332	\$577,900
Endowment	39,767	110,569,666	7,758	27,751,518	37	36,000
All other	14,410	73,230,252	2,317	14,371,779	127	88,000
Reversionary additions	—	20,802,631	—	1,351,671	—	—
Totals	333,188	\$1,281,764,164	35,803	\$144,837,514	496	\$701,900

DEC. 31, 1935 (PAID-FOR BUSINESS)

and Group Insurance.

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$25,234	87	\$300,000	51	\$178,901	3,475	\$15,458,264	49,588	\$161,214,041
-	7,662	99	372,750	106	341,229	1,872	4,565,462	17,377	36,904,103
-	-	54	198,880	83	351,500	239	1,409,560	849	3,763,750
-	2,901	-	-	-	-	-	577,452	-	3,812,854
-	\$35,797	240	\$871,630	240	\$871,630	5,586	\$22,010,738	67,814	\$205,694,748
-	\$2,500	18	\$18,500	23	\$24,377	1,593	\$1,697,663	12,189	\$11,516,145
-	1,500	16	18,000	23	24,307	3,174	2,872,641	14,560	12,083,671
-	4,677	12	12,184	-	-	26	34,044	168	247,269
-	-	-	-	-	-	-	997	-	9,367
-	\$8,677	46	\$48,684	46	\$48,684	4,793	\$4,605,345	26,917	\$23,856,452
21	\$293,371	179	\$1,032,668	54	\$189,830	4,154	\$13,153,602	44,292	\$120,105,277
2	30,448	47	189,330	68	200,148	1,102	2,431,389	11,415	22,645,349
10	51,215	24	97,000	128	929,020	399	2,353,953	2,373	13,778,129
-	51,808	-	-	-	-	-	83,629	-	962,486
33	\$426,842	250	\$1,318,998	250	\$1,318,998	5,655	\$18,022,573	58,080	\$157,491,241
72	\$5,169,129	1,926	\$2,704,715	4,212	\$6,415,815	62,221	\$111,768,690	829,793	\$1,223,354,209
76	1,352,989	2,277	3,695,278	4,898	6,686,515	44,764	66,862,340	363,711	560,191,135
7	91,916	6,641	9,966,913	1,734	3,253,472	10,774	25,042,294	27,339	65,491,830
-	-	-	22	-	1,126	-	493,896	-	5,451,306
155	\$6,614,034	10,844	\$16,356,928	10,844	\$16,356,928	117,759	\$204,167,220	1,220,843	\$1,854,488,480
-	-	-	-	-	-	-	-	37	\$49,500
-	-	-	-	-	-	-	-	7	4,500
-	-	-	-	-	-	-	-	2	6,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	46	\$60,000
82	\$716,138	1,952	\$8,025,799	5,356	\$18,888,465	22,385	\$98,211,714	410,489	\$1,558,816,861
80	473,439	233	748,090	825	1,771,303	4,332	15,714,753	59,571	197,495,341
-	116,028	5,610	19,074,672	1,614	7,188,793	11,644	60,300,162	15,893	89,408,231
-	-	-	-	-	-	-	449,738	-	5,727,046
162	\$1,305,605	7,795	\$27,848,561	7,795	\$27,848,561	38,361	\$174,676,367	485,953	\$1,851,447,479
-	\$69,818	7	\$37,000	9	\$16,769	2,207	\$3,495,440	18,297	\$28,985,572
-	4,557	3	7,190	10	42,379	148	236,200	1,664	2,576,422
-	-	11	21,648	2	6,690	27	122,500	137	505,725
-	-	-	-	-	-	-	-	-	-
-	\$74,375	21	\$65,838	21	\$65,838	2,382	\$3,854,140	20,098	\$32,067,719
-	-	8	\$14,000	1	\$1,000	47	\$75,728	513	\$695,595
-	-	10	12,500	2	1,100	133	179,127	1,272	1,434,858
-	-	1	100	16	24,500	27	55,093	199	374,486
-	-	-	-	-	-	-	24	-	924
-	-	19	\$26,600	19	\$26,600	207	\$309,972	1,984	\$2,505,863
-	-	1	\$5,000	-	-	7	\$40,000	104	\$516,338
-	\$12,982	2	9,000	9	\$24,500	963	1,663,086	9,307	14,692,008
-	175	8	19,500	2	9,000	201	604,518	885	1,880,712
-	-	-	-	-	-	-	1,144	-	10,732
-	\$13,157	11	\$33,500	11	\$33,500	1,171	\$2,308,748	10,296	\$17,099,790
72	\$940,957	1,190	\$6,600,926	2,231	\$6,560,350	15,832	\$73,909,455	288,270	\$1,106,174,139
8	97,615	357	1,176,325	656	1,928,089	2,986	8,227,702	44,285	129,475,333
37	224,646	2,272	6,419,693	932	5,628,216	3,713	15,703,011	14,518	73,003,143
-	9,512	-	8,850	-	89,139	-	1,338,700	-	20,744,825
117	\$1,272,730	3,819	\$14,205,794	3,819	\$14,205,794	22,531	\$99,178,868	347,073	\$1,329,397,440

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS—Con.						
<i>Massachusetts Companies—Con.</i>						
Paul Revere:—						
Whole life	7,046	\$7,159,545	5,935	\$5,825,997	23	\$24,390
Endowment	859	908,603	611	677,694	2	2,000
All other	11	57,896	19	79,771	—	—
Reversionary additions	—	—	—	—	—	—
Totals	7,916	\$8,126,044	6,565	\$6,583,462	25	\$26,390
Savings Banks:— ¹						
Whole life	87,145	\$77,455,174	11,608	\$10,028,875	26	\$24,500
Endowment	7,448	5,557,062	684	564,408	—	—
All other	3,723	2,466,181	866	513,050	3	1,600
Reversionary revisions	—	4,088,776	—	—	—	—
Totals	98,316	\$89,567,193	13,158	\$11,106,333	29	\$26,100
State Mutual:—						
Whole life	145,904	\$517,416,986	8,572	\$25,530,814	25	\$171,916
Endowment	17,845	40,389,625	2,354	6,092,705	3	7,402
All other	2,563	13,560,168	882	4,331,134	1	10,000
Reversionary additions	—	4,396,808	—	251,649	—	—
Totals	166,312	\$575,763,587	11,808	\$36,206,302	29	\$189,318
Totals of Mass. Companies	2,465,328	\$6,108,382,348	267,809	\$597,625,509	8,103	\$15,078,838
<i>Companies of Other States</i>						
Acacia Mutual:—						
Whole life	79,107	\$167,834,275	5,377	\$11,498,613	1,918	\$4,118,256
Endowment	53,011	123,300,335	3,547	10,317,959	914	2,383,981
All other	14,201	59,670,367	3,443	13,228,362	1,512	5,806,480
Reversionary additions	—	394,499	—	33,824	—	567
Totals	146,319	\$351,199,476	12,367	\$35,078,758	4,344	\$12,309,284
Aetna:—						
Whole life	289,145	\$1,243,140,696	30,588	\$112,430,370	443	\$1,328,313
Endowment	133,485	339,688,181	10,224	28,268,025	90	176,682
All other	111,582	299,386,209	34,783	68,461,276	204	977,131
Reversionary additions	—	1,005,445	—	—	—	623
Totals	534,212	\$1,883,220,531	75,595	209,159,671	737	\$2,482,749
Bankers National:—						
Whole life	71,354	\$53,891,860	30,104	\$19,318,691	11,488	\$6,187,594
Endowment	283	577,343	63	191,175	3	12,000
All other	37,698	14,164,192	32,303	9,157,923	250	156,982
Reversionary additions	—	4,566	—	—	—	—
Totals	109,335	\$68,637,961	62,470	\$28,667,789	11,741	\$6,356,576
Connecticut General:—						
Whole life	92,949	\$453,624,359	7,576	\$35,642,359	39	\$206,912
Endowment	44,596	123,124,506	3,793	11,656,395	12	39,000
All other	33,803	169,070,866	10,073	31,567,518	209	581,403
Reversionary additions	—	1,013,991	—	51,147	—	—
Totals	171,348	\$746,833,722	21,442	\$78,917,419	260	\$827,315
Connecticut Mutual:—						
Whole life	108,158	\$448,431,301	13,667	\$54,178,459	489	\$1,584,235
Endowment	142,137	400,102,187	12,168	32,955,986	449	1,151,221
All other	10,041	43,280,569	1,878	9,692,071	110	728,400
Reversionary additions	—	816,881	—	74,210	—	—
Totals	260,336	\$892,630,938	27,713	\$96,900,726	1,048	\$3,463,856
Continental American:—						
Whole life	11,985	\$70,270,630	779	\$8,685,958	18	\$192,420
Endowment	13,619	31,501,438	2,055	5,182,713	21	85,045
All other	1,573	2,738,199	69	515,574	—	—
Reversionary additions	—	2,550,655	—	—	—	—
Totals	27,177	\$107,060,922	2,903	\$14,384,245	39	\$277,465
Eastern:—						
Whole life	2,688	\$8,436,971	473	\$1,345,614	23	\$63,050
Endowment	390	1,039,374	141	577,350	5	15,000
All other	343	910,975	1,590	578,819	3	15,000
Reversionary additions	—	—	—	—	—	—
Totals	3,421	\$10,387,320	2,204	\$2,501,783	31	\$93,050

¹ Policy year ends October 31.

DEC. 31, 1935 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$9,341	7	\$6,500	8	\$8,350	3,059	\$2,999,566	9,944	\$10,017,857
-	1,000	8	8,350	9	8,500	253	255,795	1,218	1,333,352
-	-	2	2,000	-	-	6	36,905	26	102,762
-	-	-	-	-	-	-	-	-	-
-	\$10,341	17	\$16,850	17	\$16,850	3,318	\$3,292,266	11,188	\$11,453,971
-	\$27,845	99	\$87,500	29	\$24,724	2,880	\$2,542,046	95,969	\$85,057,124
-	2,465	8	6,000	55	45,000	650	425,219	7,435	5,659,716
-	1,437	25	22,224	48	46,000	381	256,826	4,188	2,701,666
-	830,593	-	-	-	-	-	241,260	-	4,678,109
-	\$862,340	132	\$115,724	132	\$115,724	3,911	\$3,465,351	107,592	\$98,096,615
95	\$9,855	633	\$3,031,822	63	\$201,374	9,817	\$38,137,535	145,349	\$507,822,484
1	59,435	70	193,091	212	579,248	1,661	3,417,416	18,400	42,745,594
2	500	45	234,500	473	2,678,791	523	2,934,715	2,497	12,522,796
-	-	-	-	-	-	-	400,613	-	4,247,844
98	\$69,790	748	\$3,459,413	748	\$3,459,413	12,001	\$44,890,279	166,246	\$567,338,718
565	\$10,693,688	23,942	\$64,368,520	23,942	\$64,368,520	217,675	\$580,781,867	2,524,130	\$6,150,998,516
20	-	969	\$3,498,300	201	\$599,226	7,815	\$17,111,921	79,375	\$169,238,297
8	-	456	1,698,466	145	453,395	4,990	12,716,376	52,801	124,530,970
46	-	126	369,867	1,205	4,514,012	4,168	16,629,403	13,955	57,931,661
-	\$16	-	-	-	-	-	37,835	-	391,071
74	\$16	1,551	\$5,566,633	1,551	\$5,566,633	16,973	\$46,495,535	146,131	\$352,091,999
-	\$181,831	995	\$2,734,567	2,824	\$8,136,146	21,175	\$104,997,863	297,172	\$1,246,681,768
-	329,178	362	870,673	1,467	2,746,752	9,119	24,538,648	133,575	342,047,339
-	19,000	3,867	9,615,167	933	2,335,991	29,908	82,608,803	119,595	293,513,989
-	142,712	-	1,861	-	3,379	-	97,073	-	1,050,189
-	\$672,721	5,224	\$13,222,268	5,224	\$13,222,268	60,202	\$212,242,387	550,342	\$1,883,293,285
1	\$1,768,917	52	\$220,436	1,142	\$755,421	43,360	\$25,151,465	68,497	\$55,480,612
-	-	7	34,360	2	3,000	44	132,682	310	679,196
-	71,618	1,135	721,061	47	214,936	33,026	7,886,464	38,313	16,170,376
-	2,159	-	-	-	-	-	534	-	6,191
1	\$1,842,694	1,194	\$975,857 ¹	1,191	\$973,357	76,430	\$33,171,145	107,120	\$72,336,375
59	\$359,572	1,394	\$7,732,987	1,520	\$6,877,166	5,831	\$33,371,042	94,666	\$457,317,981
20	109,022	423	1,746,892	1,068	3,278,069	3,132	7,892,463	44,644	125,505,283
17	524,315	1,179	3,650,607	408	2,975,251	8,313	39,265,667	36,560	163,153,791
-	-	-	-	-	-	-	81,814	-	983,324
96	\$992,909	2,996	\$13,130,486	2,996	\$13,130,486	17,276	\$80,610,986	175,870	\$746,960,379
54	\$729,924	1,323	\$5,534,638	1,578	\$5,315,510	8,116	\$34,750,242	113,997	\$470,392,805
28	737,261	1,001	2,693,220	2,495	5,823,825	8,917	26,704,600	144,371	405,111,450
8	52,356	3,162	7,763,416	1,413	4,851,939	4,388	18,858,543	9,398	37,806,330
-	-	-	-	-	-	-	44,940	-	846,151
90	\$1,519,541	5,486	\$15,991,274	5,486	\$15,991,274	21,421	\$80,358,325	267,766	\$914,156,736
14	\$167,959	337	\$1,725,652	389	\$1,657,870	836	\$7,222,115	11,908	\$72,162,634
8	42,631	323	700,608	496	1,059,017	1,253	3,328,205	14,277	33,125,213
4	45,581	265	410,476	40	119,849	294	800,513	1,577	2,789,468
-	3,173,194	-	-	-	-	-	2,815,365	-	2,908,484
26	\$3,429,365	925	\$2,836,736	925	\$2,836,736	2,383	\$14,166,198	27,762	\$110,985,799
7	\$19,812	69	\$226,509	99	\$309,141	362	\$1,256,078	2,799	\$8,526,737
1	3,437	18	63,203	22	53,236	42	80,606	491	1,564,522
-	-	61	141,710	25	69,045	316	413,283	1,656	1,164,176
-	-	-	-	-	-	-	-	-	-
8	\$23,249	148	\$431,422	146	\$431,422	720	\$1,749,967	4,946	\$11,255,435

¹ Includes \$25.00 transferred from Group Insurance.

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS—Con.						
<i>Companies of Other States—Con.</i>						
Equitable of Iowa	191,057	\$435,245,733	12,545	\$26,873,913	562	\$1,006,616
Whole life	33,410	74,911,714	4,485	11,228,765	78	115,400
Endowment	7,567	35,365,593	1,854	8,353,744	64	195,000
All other	—	5,693,661	—	337,512	—	—
Reversionary additions	—	—	—	—	—	—
Totals	232,034	\$551,216,701	18,884	\$46,793,934	704	\$1,317,016
Equitable of New York:—						
Whole life	1,326,366	\$4,105,595,458	105,116	\$265,663,689	967	\$2,040,701
Endowment	142,063	249,983,775	18,556	41,413,881	93	202,762
All other	123,157	335,216,042	21,615	66,791,777	848	630,589
Reversionary additions	—	50,285,336	—	5,771,327	—	—
Totals	1,591,586	\$4,741,080,611	145,287	\$379,640,674	1,908	\$2,874,052
Farmers and Traders:—						
Whole life	12,063	\$19,785,674	1,632	\$2,392,000	402	\$661,065
Endowment	10,594	12,239,893	2,814	2,991,450	309	280,945
All other	1,551	2,396,932	22	72,500	15	72,000
Reversionary additions	—	424,239	—	39,907	—	—
Totals	24,208	\$34,846,738	4,468	\$5,495,857	726	\$1,014,010
Fidelity Mutual:—						
Whole life	55,927	\$199,289,890	3,701	\$13,001,814	137	\$556,380
Endowment	49,563	133,616,968	3,951	11,008,708	310	634,370
All other	8,773	27,655,662	421	2,968,019	53	236,834
Reversionary additions	—	1,242,610	—	—	—	—
Totals	114,263	\$361,805,130	8,073	\$26,978,541	500	\$1,427,584
Guardian:—						
Whole life	129,734	\$398,685,507	12,188	\$31,340,201	271	\$581,310
Endowment	14,647	32,695,587	2,152	5,855,112	32	60,258
All other	6,680	23,727,270	1,008	5,243,960	51	158,604
Reversionary additions	—	2,156,513	—	—	—	—
Totals	151,061	\$457,264,877	15,348	\$42,439,273	354	\$800,172
Home:—						
Whole life	86,672	\$295,103,280	5,258	\$23,275,736	37	\$289,252
Endowment	12,772	31,429,086	1,547	5,179,785	8	33,303
All other	4,709	24,291,774	180	6,036,469	15	62,527
Reversionary additions	—	836,046	—	—	—	2,330
Totals	104,153	\$351,660,186	6,985	\$34,491,990	60	\$387,412
Metropolitan:—						
Whole life	3,390,180	\$5,566,912,596	486,530	\$782,734,816	57,098	\$78,066,002
Endowment	3,027,773	4,263,936,159	140,301	264,289,801	70,631	99,999,932
All other	96,428	372,255,759	11,271	67,154,972	1,359	8,811,736
Reversionary additions	—	13,734,863	—	2,507,073	—	170,184
Totals	6,514,381	\$10,216,839,377	638,102	\$1,116,686,662	129,088	\$187,047,854
Morris Plan:—						
Whole life	—	—	—	—	—	—
Endowment	—	—	—	—	—	—
All other	52,254	\$9,172,355	53,821	\$9,353,630	—	—
Reversionary additions	—	—	—	—	—	—
Totals	52,254	\$9,172,355	53,821	\$9,353,630	—	—
Mutual:—						
Whole life	1,016,467	\$3,117,694,263	54,966	\$165,135,824	601	\$1,817,989
Endowment	140,552	294,784,415	16,660	40,147,369	111	196,414
All other	76,687	236,335,784	11,985	47,319,521	201	615,422
Reversionary additions	—	95,371,708	—	13,495,272	—	—
Totals	1,233,706	\$3,744,186,170	83,611	\$266,097,986	913	\$2,629,825
Mutual Benefit:—						
Whole life	513,962	\$1,948,343,077	30,839	\$111,926,940	95	\$411,456
Endowment	21,738	55,545,723	4,914	16,135,607	2	3,500
All other	17,610	37,016,931	—	—	3	12,577
Reversionary additions	—	16,036,128	—	832,441	—	6,710
Totals	553,310	\$2,056,941,859	35,753	\$128,894,988	100	\$434,243

Pt. II.
DEC. 31, 1935 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$737,943	377	\$946,196	520	\$1,170,465	12,269	\$33,645,857	191,752	\$429,994,079
-	135,669	118	366,129	292	675,575	2,627	5,905,868	35,172	80,176,234
-	12,535	548	1,195,432	231	661,717	2,507	11,699,378	7,295	32,761,209
-	-	-	-	-	-	-	624,958	-	5,406,215
-	\$886,147	1,043	\$2,507,757	1,043	\$2,507,757	17,403	\$51,876,061	234,219	\$548,337,737
-	\$2,477,096	5,399	\$12,993,962	23,521	\$56,445,918	73,169	\$245,400,036	1,341,158	\$4,086,924,952
-	126,729	261	673,674	1,535	2,663,135	13,894	25,076,085	145,544	264,661,601
-	274,326	24,978	58,960,928	5,582	13,519,511	53,046	156,410,427	111,970	291,943,724
-	-	-	-	-	-	-	5,276,376	-	50,780,287
-	\$2,878,151	30,638	\$72,628,564	30,638	\$72,628,564	140,109	\$432,162,924	1,598,672	\$4,694,310,564
-	-	364	\$551,000	599	\$908,500	1,382	\$2,410,334	12,480	\$20,070,905
-	\$33,650	237	335,000	342	454,000	1,366	1,455,811	12,246	13,971,127
-	-	941	1,362,500	601	886,000	470	798,500	1,458	2,219,432
-	-	-	-	-	-	-	-	-	464,146
-	\$33,650	1,542	\$2,248,500	1,542	\$2,248,500	3,218	\$4,664,645	26,184	\$36,725,610
25	\$213,791	1,603	\$6,217,081	2,186	\$7,296,331	3,204	\$13,298,784	56,003	\$198,683,841
10	161,107	1,345	4,278,266	1,907	5,455,938	4,281	11,582,192	48,991	132,661,289
11	4,839	1,720	5,110,639	575	2,853,717	2,524	8,974,768	7,879	24,147,508
-	86,070	-	-	-	-	-	101,189	-	1,227,491
46	\$465,807	4,668	\$15,605,986	4,668	\$15,605,986	10,009	\$33,956,933	112,873	\$356,720,129
11	\$290,581	558	\$1,527,242	2,948	\$8,452,819	9,078	\$28,545,193	130,736	\$395,426,829
21	110,328	74	249,415	345	705,933	1,443	3,212,094	15,138	35,052,673
-	73,428	3,110	8,601,408	449	1,219,313	4,163	15,086,192	6,237	21,499,165
-	284,103	-	-	-	-	-	275,569	-	2,165,047
32	\$758,440	3,742	\$10,378,065	3,742	\$10,378,065	14,684	\$47,119,048	152,111	\$454,143,714
-	\$153,056	761	\$2,446,530	1,837	\$4,705,719	5,045	\$21,418,021	85,846	\$295,144,114
-	8,958	62	189,649	379	760,743	985	2,455,026	13,025	33,625,012
-	-	2,003	4,899,036	610	2,068,753	2,537	9,110,193	3,760	24,110,860
-	65,940	-	-	-	-	-	71,187	-	833,129
-	\$227,954	2,826	\$7,535,215	2,826	\$7,535,215	8,567	\$33,054,427	102,631	\$353,713,115
-	\$27,491,972	106,862	\$108,385,537	132,770	\$150,051,399	287,448	\$480,101,614	3,620,452	\$5,933,437,910
-	18,628,639	104,491	112,594,053	130,908	143,651,295	329,023	474,632,321	2,883,265	4,141,164,968
-	262,394	75,094	116,019,094	22,769	43,295,990	55,760	126,733,922	105,623	394,474,043
-	23,784	-	-	-	-	-	2,097,404	-	14,338,500
-	\$46,406,789	286,447	\$336,998,684	286,447	\$336,998,684	672,231	\$1,083,565,261	6,609,340	\$10,483,415,421
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	52,236	\$9,102,782	53,839	\$9,423,203
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	52,236	\$9,102,782	53,839	\$9,423,203
247	-	9,366	\$23,193,069	18,900	\$43,119,407	56,198	\$188,796,473	1,006,549	\$3,075,925,265
42	-	2,096	3,834,492	3,826	7,374,760	9,866	20,253,459	145,769	311,334,471
-	-	20,650	46,379,191	9,386	22,314,329	29,885	83,478,970	70,252	224,856,619
-	-	-	-	-	598,256	-	12,303,678	-	95,965,046
289	-	32,112	\$73,406,752	32,112	\$73,406,752	95,949	\$304,832,580	1,222,570	\$3,708,081,401
372	\$766,614	801	\$2,771,721	10,942	\$29,884,601	29,238	\$139,784,268	505,889	\$1,894,550,939
17	144,110	796	1,721,435	509	1,046,248	2,365	5,626,875	24,593	66,877,252
2	6,013	10,490	28,789,254	636	2,351,561	12,871	34,881,554	14,598	28,591,660
-	8,405	-	-	-	-	-	1,405,697	-	15,477,987
391	\$925,142	12,087	\$33,282,410	12,087	\$33,282,410	44,474	\$181,698,394	545,080	\$2,005,497,838

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS—CON.						
<i>Companies of Other States—CON.</i>						
Mutual Trust:—						
Whole life	11,452	\$39,975,389	2,575	\$7,090,224	18	\$96,577
Endowment	83,157	109,850,262	8,100	9,532,986	387	478,912
All other	1,007	3,560,859	101	479,454	4	7,000
Reversionary additions	—	161,704	—	73,839	—	—
Totals	95,616	\$153,548,214	10,776	\$17,176,503	409	\$582,489
National:—						
Whole life	121,694	\$407,785,665	6,804	\$24,211,416	30	\$120,000
Endowment	32,829	72,392,501	2,474	6,508,201	5	7,000
All other	14,345	26,853,488	1,322	6,430,769	5	24,873
Reversionary additions	—	7,108,745	—	743,859	—	11,738
Totals	168,868	\$514,140,399	10,600	\$37,894,245	40	\$163,611
New York:—						
Whole life	2,087,675	\$5,460,342,400	162,055	\$311,259,700	2,352	\$8,057,400
Endowment	429,301	880,942,900	55,923	123,086,500	440	1,371,700
All other	132,977	286,424,835	7,670	32,009,800	101	422,500
Reversionary additions	—	33,803,937	—	2,438,254	—	7,325
Totals	2,649,953	\$6,661,514,072	225,648	\$468,794,254	2,893	\$9,858,925
North American:—						
Whole life	3,825	\$58,473,800	206	1,580,100	14	\$167,000
Endowment	1,245	6,834,100	227	613,300	9	26,500
All other	18,199	71,839,800	4,064	12,214,800	174	548,900
Reversionary additions	—	—	—	—	—	—
Totals	23,269	\$137,147,700	4,497	\$14,408,200	197	\$742,400
Northwestern Mutual:—						
Whole life	840,780	\$3,176,485,910	44,342	\$147,127,042	834	\$2,199,267
Endowment	99,463	264,943,528	17,585	46,961,141	185	353,650
All other	42,778	197,428,506	7,692	61,364,236	411	2,126,745
Reversionary additions	—	65,669,704	—	7,565,061	—	8,941
Totals	983,021	\$3,704,527,648	69,619	\$263,017,480	1,430	\$4,688,603
Penn Mutual:—						
Whole life	426,787	\$1,592,232,908	35,968	\$97,849,837	246	\$859,674
Endowment	42,508	98,919,887	14,280	38,160,855	12	48,780
All other	32,845	148,286,286	4,785	31,128,348	15	127,112
Reversionary additions	—	7,673,422	—	—	—	7
Totals	502,140	\$1,847,112,503	55,033	\$167,139,040	273	\$1,035,573
Phoenix Mutual:—						
Whole life	57,633	\$185,152,346	4,211	\$12,409,001	103	\$357,163
Endowment	119,102	326,937,890	8,363	25,211,201	98	256,785
All other	16,067	69,205,664	1,729	8,647,581	29	167,741
Reversionary additions	—	2,315,221	—	138,621	—	—
Totals	192,802	\$583,611,121	14,303	\$46,406,404	230	\$781,689
Provident Mutual:—						
Whole life	102,696	\$472,301,697	9,779	\$40,366,110	331	\$1,321,103
Endowment	156,522	398,833,426	7,055	22,870,759	300	877,052
All other	9,823	58,240,860	2,192	15,355,003	234	1,421,026
Reversionary additions	—	5,390,845	—	271,414	—	19,807
Totals	269,041	\$934,766,828	19,026	\$78,863,286	865	\$3,638,988
Prudential:—						
Whole life	3,264,047	\$5,281,792,608	569,750	\$773,502,235	20,444	\$23,184,208
Endowment	1,610,392	1,726,059,673	323,039	314,754,354	8,576	7,392,252
All other	420,352	487,231,434	167,912	98,827,695	1,191	1,700,052
Reversionary additions	—	10,954,641	—	3,770,842	—	233
Totals	5,294,791	\$7,506,038,356	1,060,701	\$1,190,855,126	30,211	\$32,276,745
Security Mutual:—						
Whole life	20,230	\$33,872,268	982	\$2,531,383	98	\$280,800
Endowment	22,747	47,024,989	3,955	7,190,263	197	408,000
All other	4,457	9,718,489	180	1,663,547	25	122,733
Reversionary additions	—	421,495	—	—	—	—
Totals	47,434	\$91,037,241	5,117	\$11,385,193	320	\$811,533

DEC. 31, 1935 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$60,875	37	\$250,150	27	\$41,096	699	\$3,094,905	13,356	\$44,337,214
14	267,357	16	22,823	56	198,080	8,009	12,952,028	83,609	107,002,232
-	155	50	67,903	20	101,700	281	1,077,747	861	2,935,924
-	38	-	-	-	-	-	67,031	-	168,550
14	\$328,425	103	\$340,876	103	\$340,876	8,989	\$17,191,711	97,826	\$154,443,920
-	\$11,830	1,658	\$4,735,201	2,367	\$5,454,361	6,722	\$27,193,833	121,097	\$404,215,918
-	3,486	264	584,801	1,082	1,743,312	1,970	4,723,241	32,520	73,029,436
-	-	1,849	2,500,488	262	622,817	3,281	9,545,178	13,978	25,641,623
-	3	-	-	-	-	-	726,803	-	7,137,542
-	\$15,319	3,771	\$7,820,490	3,711	\$7,820,490	11,973	\$42,189,055	167,595	\$510,024,519
-	128,100	344	\$1,566,500	30,558	\$78,262,100	112,652	\$293,474,100	2,109,216	\$5,409,617,900
-	72,400	68	158,800	8,409	8,339,200	33,285	73,406,600	444,038	923,886,500
-	1,100,507	44,167	98,926,400	5,612	14,050,400	59,921	150,534,694	119,382	254,298,948
-	-	-	-	-	-	-	3,171,381	-	33,778,135
-	\$1,301,007	44,579	\$100,651,700	44,579	\$100,651,700	205,858	\$520,586,775	2,672,636	\$6,620,881,483
-	\$25,600	6	\$58,500	32	\$262,500	349	\$5,209,300	3,670	\$54,833,200
-	11,000	5	26,000	21	95,600	172	838,900	1,293	6,576,400
-	125,600	50	340,800	8	67,200	5,089	16,713,400	17,390	68,289,300
-	-	-	-	-	-	-	-	-	-
-	\$162,200	61	\$425,300	61	\$425,300	5,610	\$22,761,600	22,353	\$129,698,900
249	-	6,527	\$32,573,418	17,182	\$53,512,880	37,067	\$157,390,949	838,483	\$3,147,481,808
47	-	551	2,166,882	2,454	5,427,027	5,993	15,282,219	109,384	293,715,955
1,073	-	18,771	55,999,307	6,213	31,799,700	25,202	89,080,936	39,310	196,038,158
-	-	-	-	-	-	-	5,459,492	-	67,784,214
1,369	-	25,849	\$90,739,607	25,849	\$90,739,607	68,262	\$267,213,596	987,177	\$3,705,020,135
-	\$205,752	17,922	\$62,647,244	25,412	\$88,373,144	25,953	\$99,733,847	429,558	\$1,565,688,424
-	5,235	1,882	4,923,355	2,632	6,614,177	4,504	9,926,166	51,546	125,517,769
-	-	8,885	31,448,488	645	4,031,766	15,159	66,075,381	30,726	140,883,087
-	526,261	-	-	-	-	-	689,776	-	7,509,914
-	\$737,248	28,689	\$99,019,087	28,689	\$99,019,087	45,616	\$176,425,170	511,830	\$1,839,599,194
64	\$97,623	1,522	\$7,127,448	789	\$3,329,882	3,733	\$12,160,522	59,011	\$189,653,177
96	464,747	4,051	10,972,084	4,438	11,544,071	6,811	18,959,225	120,461	333,339,411
37	43,598	1,476	4,553,281	1,822	7,778,860	2,579	10,147,427	14,937	64,691,578
-	-	-	-	-	-	-	273,868	-	2,179,974
197	\$605,968	7,049	\$22,652,813	7,049	\$22,652,813	13,123	\$41,541,042	194,409	\$589,864,140
82	\$1,202,327	3,116	\$8,666,438	2,030	\$4,532,063	6,901	\$34,181,896	107,073	\$485,143,716
55	692,881	4,622	7,703,790	5,793	11,442,773	10,815	27,781,676	151,946	391,753,459
15	153,193	391	1,195,595	306	1,590,987	3,510	21,892,590	8,839	52,882,100
-	-	-	-	-	-	-	524,527	-	5,157,539
152	\$2,048,401	8,129	\$17,565,823	8,129	\$17,565,823	21,226	\$84,380,689	267,858	\$934,936,814
-	\$1,384,460	41,081	\$64,698,641	145,500	\$189,640,836	233,891	\$382,792,891	3,515,931	\$5,572,128,425
-	187,353	18,134	21,778,320	80,591	81,701,517	139,320	132,087,187	1,740,230	1,856,383,248
-	5,146	205,288	231,406,992	38,412	46,255,536	327,611	311,823,007	428,720	461,092,776
-	-	-	114,357	-	400,421	-	592,086	-	13,847,566
-	\$1,576,959	264,503	\$317,998,310	264,503	\$317,998,310	700,822	\$827,295,171	5,684,881	\$7,903,452,015
14	\$46,818	841	\$1,188,426	966	\$1,317,907	2,005	\$4,763,683	19,194	\$31,838,105
16	100,019	598	1,232,409	923	1,696,538	3,017	6,514,770	23,573	47,744,372
10	69,293	616	1,024,827	166	431,217	1,212	3,147,402	3,910	9,020,270
-	17,344	-	-	-	-	-	33,748	-	405,091
40	\$233,474	2,055	\$3,445,662	2,055	\$3,445,662	6,234	\$14,459,603	46,677	\$89,007,838

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS — Con.						
<i>Companies of Other States — Con.</i>						
Shenandoah:—						
Whole life	7,772	\$17,427,917	714	\$2,208,398	71	\$163,831
Endowment	10,361	16,255,829	4,493	6,556,623	99	137,124
All other	6,258	16,848,074	371	1,149,955	83	297,858
Reversionary additions	—	314	—	—	—	—
Totals	24,391	\$50,532,134	5,578	\$9,914,976	253	\$598,813
Sun Life (U. S. Branch):—						
Whole life	160,848	\$645,150,787	16,068	\$45,449,899	232	\$993,615
Endowment	81,701	268,003,020	9,833	34,459,817	213	1,051,215
All other	24,918	117,893,565	825	19,477,200	117	801,887
Reversionary additions	—	2,876,021	—	448,134	—	98,400
Totals	267,467	\$1,033,923,393	26,726	\$99,835,050	562	\$2,945,117
Travelers:—						
Whole life	445,698	\$1,769,270,687	29,122	\$92,771,500	245	\$1,111,495
Endowment	154,073	491,229,404	17,233	53,584,400	58	253,206
All other	101,033	468,751,306	14,543	57,356,146	113	663,817
Reversionary additions	—	246,908	—	—	—	—
Totals	700,804	\$2,729,498,305	60,898	\$203,712,046	416	\$2,028,518
Union Central:—						
Whole life	260,479	\$938,979,237	13,951	\$70,691,640	1,283	\$5,100,815
Endowment	51,028	182,663,942	2,512	6,451,059	119	314,827
All other	17,365	48,431,160	818	3,709,609	251	853,773
Reversionary additions	—	8,845,584	—	327,696	—	6,903
Totals	328,872	\$1,178,919,923	17,281	\$81,180,004	1,653	\$6,276,318
Union Labor:—						
Whole life	2,980	\$6,069,119	504	\$1,040,395	6	\$8,500
Endowment	715	920,299	156	135,500	2	2,000
All other	178	107,831	309	146,950	—	—
Reversionary additions	—	930	—	957	—	—
Totals	3,873	\$7,098,179	969	\$1,323,802	8	\$10,500
Union Mutual:—						
Whole life	28,458	\$59,503,010	1,119	\$2,790,149	67	\$129,950
Endowment	6,338	9,798,440	1,380	1,820,825	19	29,418
All other	2,662	6,159,334	434	1,448,208	23	64,737
Reversionary additions	—	886,748	—	52,794	—	3,570
Totals	37,458	\$76,347,532	2,933	\$6,111,976	109	\$227,675
United Life and Accident:—						
Whole life	11,518	\$22,314,815	449	\$925,922	74	\$168,500
Endowment	8,735	14,871,151	1,724	3,020,636	197	330,074
All other	559	2,316,332	67	318,104	11	52,193
Reversionary additions	—	18,265	—	—	—	—
Totals	20,812	\$39,520,563	2,240	\$4,264,662	282	\$550,767
Totals of other States	23,433,716	\$53,834,268,985	2,806,971	\$5,224,766,173	192,704	\$290,960,727
Grand totals	25,899,044	\$59,942,651,333	3,074,780	\$5,822,391,682	200,807	\$306,039,565
INDUSTRIAL BUSINESS						
Boston Mutual:—						
Whole life	98,181	\$27,131,344	45,877	\$13,320,439	5,226	\$1,578,500
Endowment	91,893	18,221,352	32,656	6,709,392	3,858	796,573
All other	15,152	3,116,357	—	—	1,986	469,506
Reversionary additions	—	—	—	—	—	—
Totals	205,226	\$48,469,053	78,533	\$20,029,831	11,070	\$2,844,579
Columbian National:—						
Whole life	210	\$47,359	—	—	—	—
Endowment	7	888	—	—	—	—
All other	—	—	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Totals	217	\$48,247	—	—	—	—

¹ Includes transfers to U. S. Branch.² Includes \$13,936,009 of Buffalo Mutual business. These companies merged Dec. 14, 1935.

DEC. 31, 1935 (PAID-FOR BUSINESS) — *Continued*

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$11,986	51	\$101,823	152	\$303,802	944	\$2,551,096	7,512	\$17,059,057
-	20,029	58	94,715	159	238,076	2,153	3,175,708	12,699	19,650,536
-	-	268	445,815	66	100,475	908	2,816,276	6,006	15,824,951
-	1,168	-	-	-	-	-	247	-	1,235
-	\$33,183	377	\$642,353	377	\$642,353	4,005	\$8,543,327	26,217	\$52,535,779
276	\$850,769	2,821	\$11,163,333	6,923	\$22,492,325	11,765	\$50,927,113	161,557	\$630,188,965
190	702,267	971	2,641,817	3,533	7,938,166	6,239	24,652,726	83,136	274,267,244
9	64,706	9,662	28,088,606	2,998	11,463,265	8,501	39,109,861	24,032	115,752,838
-	11,944	-	-	-	-	-	491,337	-	2,943,162
475	\$1,629,686 ¹	13,454	\$41,893,756	13,454	\$41,893,756	26,505	\$115,181,037	268,725	\$1,023,152,209
65	\$712,976	3,702	\$12,118,828	5,575	\$15,895,600	23,800	\$97,831,949	449,457	\$1,762,257,937
9	76,007	1,577	5,361,700	2,883	7,339,028	10,486	29,256,837	159,581	513,908,852
15	421,314	7,584	20,565,500	4,405	14,811,400	22,621	96,488,302	96,262	436,458,381
-	4,809	-	-	-	-	-	11,123	-	240,594
89	\$1,215,106	12,863	\$38,046,028	12,863	\$38,046,028	56,907	\$223,588,211	705,300	\$2,712,865,764
57	\$903,432	1,027	\$2,821,968	5,500	\$14,149,043	17,407	\$78,446,083	253,890	\$925,901,966
29	172,928	261	729,981	1,652	3,851,221	3,256	13,614,991	49,041	172,866,525
-	5,628	6,698	16,780,333	834	2,332,018	9,177	28,264,708	15,121	39,183,777
-	-	-	-	-	-	-	742,854	-	8,437,329
86	\$1,081,988	7,986	\$20,332,282	7,986	\$20,332,282	29,840	\$121,068,636	318,052	\$1,146,389,597
-	\$66	4	\$4,500	3	\$3,500	372	\$646,217	3,119	\$6,472,863
-	-	2	2,500	5	5,417	98	120,083	772	934,799
-	-	2	1,917	-	-	112	38,433	377	218,265
-	-	-	-	-	-	-	279	-	1,608
-	\$66	8	\$8,917	8	\$8,917	582	\$805,012	4,268	\$7,627,535
130	\$227,106	767	\$1,394,072	1,351	\$2,830,082	2,799	\$5,827,070	26,391	\$55,387,135
19	13,105	180	290,262	157	265,575	1,229	1,784,770	6,550	9,901,705
153	310,330	923	2,235,325	363	824,002	1,429	3,600,489	2,403	5,793,443
-	-	-	-	-	-	-	98,342	-	844,770
302	\$550,541	1,870	\$3,919,659	1,871	\$3,919,659	5,457	\$11,310,671	35,344	\$71,927,053 ²
-	-	38	\$90,500	264	\$502,250	792	\$1,605,858	11,023	\$21,391,629
2	-	23	61,000	159	276,500	1,367	2,140,496	9,155	15,865,865
-	\$452	393	726,250	31	99,000	481	1,159,061	518	2,155,270
-	380	-	-	-	-	-	2,600	-	16,045
2	\$832	454	\$877,750	454	\$877,750	2,640	\$4,908,015	20,696	\$39,428,809
3,779	\$72,582,978	814,429	\$1,373,127,022	814,365	\$1,373,124,522	2,467,934	\$5,150,276,919	23,969,300	\$54,272,304,444
4,344	\$83,276,666	838,371	\$1,437,495,542	838,307	\$1,437,493,042	2,685,609	\$5,731,058,786	26,493,430	\$60,423,302,960
-	-	-	-	-	-	42,347	\$12,309,567	106,937	\$29,720,716
-	-	-	-	-	-	36,236	7,425,135	92,171	18,302,182
-	-	-	-	-	-	2,022	505,285	15,116	3,080,578
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	80,605	\$20,239,987	214,224	\$51,103,476
-	-	-	-	-	-	30	\$6,280	180	\$41,079
-	-	-	-	-	-	-	-	7	888
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	30	\$6,280	187	\$41,967

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1934		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
INDUSTRIAL BUSINESS—Con.						
Guardian:—						
Whole life	455	\$53,834	—	—	—	—
Endowment	—	—	—	—	—	—
All other	—	—	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Totals	455	\$53,834	—	—	—	—
John Hancock Mutual:—						
Whole life	3,949,861	\$1,029,463,404	897,813	\$240,382,175	158,126	\$43,891,616
Endowment	1,524,686	293,392,075	370,996	70,409,701	55,951	11,800,650
All other	284,925	62,038,835	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Totals	5,759,472	\$1,384,894,314	1,268,809	\$310,791,876	214,077	\$55,692,266
Metropolitan:—						
Whole life	15,235,016	\$3,322,847,741	2,296,987	\$681,919,688	596,135	\$165,617,009
Endowment	18,440,082	3,238,667,381	1,340,314	330,265,424	387,043	87,675,286
All other	284,472	39,123,377	—	—	—	—
Reversionary additions	—	16,870,166	—	4,639,991	—	—
Totals	33,959,570	\$6,617,508,665	3,637,301	\$1,016,825,103	983,178	\$253,292,295
Morris Plan:—						
Whole life	—	—	—	—	—	—
Endowment	—	—	—	—	—	—
All other	6,178	\$1,032,696	7,986	\$1,337,458	—	—
Reversionary additions	—	—	—	—	—	—
Totals	6,178	\$1,032,696	7,986	\$1,337,458	—	—
Prudential:—						
Whole life	13,594,363	\$3,143,501,207	2,364,434	\$643,681,065	126,095	\$34,166,031
Endowment	9,112,457	2,043,046,695	1,501,541	365,181,223	49,292	12,215,904
All other	4,112,835	1,038,723,834	—	—	—	—
Reversionary additions	—	539,009,721	—	89,682,143	—	4,647,979
Totals	26,819,655	\$6,764,281,457	3,865,975	\$1,098,544,431	175,387	\$51,029,914
Grand Totals	66,750,773	\$14,816,288,266	8,858,604	\$2,447,528,699	1,383,712	\$362,859,054
GROUP INSURANCE						
Aetna	3,499	\$1,517,284,436	414	\$79,381,038	1	\$54,000
Bankers National	11	3,429,500	—	—	1	65,000
Columbian National	3	173,215	—	1,109,587	—	46,460
Connecticut General	591	239,027,982	80	18,210,356	—	—
Continental American	1	78,100	—	—	—	—
Eastern	—	—	1	120,000	—	—
Equitable of New York	1,746	1,402,077,502	160	167,168,179	—	—
Guardian	1	1,089,845	—	—	—	—
John Hancock Mutual	566	264,749,021	62	23,037,250	—	—
Metropolitan	2,831	2,655,457,433	293	172,083,462	3	201,500
Morris Plan	23	13,073,936	4	24,975,486	—	—
Prudential	1,868	1,082,135,837	311	114,717,653	—	—
Savings Banks ¹	56	10,393,750	7	903,500	—	—
Shenandoah	136	87,108,615	13	3,075,225	—	—
Sun Life (U. S. Branch)	470	155,457,061	99	8,191,950	—	—
Travelers	3,222	1,466,084,063	204	66,994,923	—	—
Union Labor	63	45,462,200	6	3,369,300	—	—
United Life and Accident	1	64,000	—	—	—	—
Totals	15,088	\$8,943,146,496	1,654	\$683,337,909	5	\$366,960

1 Policy year ends October 31.

2 Converted to ordinary.

DEC. 31, 1935 (PAID-FOR BUSINESS)—Concluded

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1935	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	-	-	-	-	-	32	\$6,609	423	\$47,225
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	32	\$6,609	423	\$47,225
-	\$11,237,254	13,746	\$4,067,479	37,593	\$11,243,052	822,316	\$223,916,813	4,159,637	\$1,093,882,063
-	12,863,492	7,964	1,802,006	20,259	4,621,137	363,846	72,166,874	1,575,492	313,479,913
-	1,069,028	57,852	15,864,189	21,710	5,869,485	62,151	16,724,530	258,916	56,378,037
-	-	-	-	-	-	-	-	-	-
-	\$25,169,774	79,562	\$21,733,674	79,562	\$21,733,674	1,248,313	\$312,808,217	5,994,045	\$1,463,740,013
-	\$107,901,460	586,421	\$54,387,548	455,530	\$41,321,465	2,364,947	\$690,908,951	15,894,082	\$3,600,443,030
-	27,543,794	444,661	39,496,921	622,389	63,293,608	2,298,698	496,048,400	17,691,013	3,164,306,798
-	-	59,399	13,233,691	12,562	2,496,785	30,639	5,534,128	300,670	44,326,155
-	2,378	-	4,054	-	10,356	-	1,081,836	-	20,424,397
-	\$135,447,632	1,090,481	\$107,122,214	1,090,481	\$107,122,214	4,694,284	\$1,193,573,315	33,885,765	\$6,829,500,380
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	6,192	\$1,030,786	7,972	\$1,339,368
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	6,192	\$1,030,786	7,972	\$1,339,368
-	\$22,466,812	790,924	\$230,988,857	1,702,084	\$473,774,480	1,351,688	\$355,683,832	13,822,044	\$3,245,345,660
-	-	538,239	130,959,926	984,313	238,300,297	1,296,526	279,548,835	8,920,690	2,033,554,616
-	1,311,108	2,680,401	729,906,702	1,323,167	379,330,410	1,375,737	367,799,969	4,094,332	1,022,811,265
-	304,651	-	20,956,742	-	21,407,040	-	86,603,725	-	546,590,471
-	\$24,082,571	4,009,564	\$1,112,812,227	4,009,564	\$1,112,812,227	4,023,951	\$1,089,636,361	26,837,066	\$6,848,302,012
-	\$184,699,977	5,179,607	\$1,241,668,115	5,179,607	\$1,241,668,115	10,053,407	\$2,617,301,555	66,939,682	\$15,194,074,441
-	\$408,710,596	-	-	-	-	141	\$364,209,109	3,773	\$1,641,220,961
-	379,800	-	-	-	\$2,500 ²	2	667,200	10	3,204,600
-	-	-	-	-	-	-	244,600	3	1,084,662
-	39,467,610	-	-	-	-	46	37,013,065	625	259,692,883
-	2,300	-	-	-	-	-	5,200	1	75,200
-	-	-	-	-	-	-	-	1	120,000
-	230,153,151	-	-	-	-	83	267,422,811	1,823	1,531,976,021
-	113,120	-	-	-	-	-	44,630	1	1,158,335
-	65,193,768	-	-	-	-	43	78,060,010	585	274,920,029
-	757,046,004	-	-	-	-	172	628,354,624	2,955	2,956,433,775
-	-	-	-	-	-	-	23,072,816	27	14,976,606
-	188,335,228	-	-	-	-	159	218,945,282	2,020	1,166,243,436
-	1,743,200	-	-	-	-	1	1,491,100	62	11,549,350
-	12,439,498	-	-	-	-	14	7,379,305	135	95,244,033
-	35,159,771	-	-	-	-	38	43,522,825	531	155,285,957
-	280,008,892	-	-	-	-	170	253,404,581	3,256	1,559,683,297
-	2,347,500	-	-	-	-	2	9,660,800	67	41,518,200
-	1,000	-	-	-	-	-	1,000	1	64,000
-	\$2,021,101,438	-	-	-	\$2,500	871	\$1,933,498,958	15,876	\$9,714,451,345

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1934		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Massachusetts Companies</i>						
Berkshire:—						
Individual	1,963	\$932,485	1,512	\$774,380	—	—
Group	24	624	—	—	—	—
Supplementary contracts	73	32,376	—	—	9	\$5,019
Totals	2,060	\$965,485	1,512	\$774,380	9	\$5,019
Columbian National:—						
Individual	345	\$131,908	317	\$152,701	—	—
Group	—	—	—	—	—	—
Supplementary contracts	58	34,350	—	—	15	\$6,809
Totals	403	\$166,258	317	\$152,701	15	\$6,809
John Hancock Mutual:—						
Individual	13,706	\$5,788,847	8,473	\$3,553,128	—	—
Group	—	—	—	—	—	—
Supplementary contracts	230	128,346	—	—	59	\$32,757
Totals	13,936	\$5,917,193	8,473	\$3,553,128	59	\$32,757
Massachusetts Mutual:—						
Individual	24,772	\$12,246,414	8,350	\$4,234,676	—	—
Group	—	—	—	—	—	—
Supplementary contracts	978	518,361	—	—	283	\$143,280
Totals	25,750	\$12,764,775	8,350	\$4,234,676	283	\$143,280
Ministers Mutual:—						
Individual	7	\$1,064	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3	634	—	—	—	—
Totals	10	\$1,698	—	—	—	—
New England Mutual:—						
Individual	7,325	\$4,126,015	6,251	\$3,381,205	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,041	529,492	—	—	133	\$64,905
Totals	8,366	\$4,655,507	6,251	\$3,381,205	133	\$64,905
Savings Banks:— ¹						
Individual	4,074	\$632,416	1,499	\$227,506	—	—
Group	—	—	—	—	—	—
Supplementary contracts	—	—	—	—	—	—
Totals	4,074	\$632,416	1,499	\$227,506	—	—
State Mutual:—						
Individual	2,078	\$955,864	941	\$442,953	—	—
Group	—	—	—	—	—	—
Supplementary contracts	226	139,570	—	—	33	\$18,504
Totals	2,304	\$1,095,434	941	\$442,953	33	\$18,504
Totals of Mass. Companies	56,903	\$26,198,766	27,343	\$12,766,549	532	\$271,274
<i>Companies of Other States</i>						
Acacia Mutual:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	25	\$10,665	—	—	28	\$11,645
Totals	25	\$10,665	—	—	28	\$11,645
Aetna:—						
Individual	8,081	\$5,886,730	2,814	\$2,084,464	—	—
Group	29,035	1,133,158	3,046	80,235	—	—
Supplementary contracts	758	540,311	—	—	204	\$106,281
Totals	37,874	\$7,560,199	5,860	\$2,164,699	204	\$106,281
Bankers National:—						
Individual	1	\$1,217	1	\$99	—	—
Group	—	—	—	—	—	—
Supplementary contracts	4	213	—	—	2	\$164
Totals	5	\$1,430	1	\$99	2	\$164

¹ Policy year ends October 31.

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS)

OTHER NET CHANGES		IN FORCE DEC. 31, 1935		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-317	-\$180,676	3,158	\$1,526,189	757	\$314,525	305	\$101,720	2,096	\$1,109,944
-24	-624	-	-	-	-	-	-	-	-
-	-	82	37,395	11	5,269	71	32,126	-	-
-341	-\$181,300	3,240	\$1,563,584	768	\$319,794	376	\$133,846	2,096	\$1,109,944
-48	-\$22,458	614	\$262,151	136	\$44,486	33	\$14,310	445	\$203,355
-3	-1,609	-	-	-	-	-	-	-	-
-	-	70	39,550	7	5,686	63	33,864	-	-
-51	-\$24,067	684	\$301,701	143	\$50,172	96	\$48,174	445	\$203,355
-2,469	-\$1,015,866	19,710	\$8,326,109	3,735	\$1,524,097	2,539	\$900,436	13,436	\$5,901,576
-6	-2,890	283	158,213	36	11,983	247	146,230	-	-
-2,475	-\$1,018,756	19,993	\$8,484,322	3,771	\$1,536,080	2,786	\$1,046,666	13,436	\$5,901,576
-980	\$60,422	32,142	\$16,541,512	6,458	\$2,331,734	2,142	\$751,506	23,542	\$13,458,272
-16	-7,372	1,245	654,269	183	94,017	1,062	560,252	-	-
-996	\$53,050	33,387	\$17,195,781	6,641	\$2,425,751	3,204	\$1,311,758	23,542	\$13,458,272
-2	-\$600	5	\$464	5	\$464	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	3	634	3	634	-	-	-	-
-2	-\$600	8	\$1,098	8	\$1,098	-	-	-	-
-506	-\$391,565	13,070	\$7,115,655	4,990	\$2,037,178	284	\$83,914	7,796	\$4,994,563
-15	-5,100	1,159	589,297	282	152,790	877	436,507	-	-
-521	-\$396,665	14,229	\$7,704,952	5,272	\$2,189,968	1,161	\$520,421	7,796	\$4,994,563
-217	-\$35,425	5,356	\$824,497	3,166	\$449,566	159	\$22,853	2,031	\$352,078
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-217	-\$35,425	5,356	\$824,497	3,166	\$449,566	159	\$22,853	2,031	\$352,078
-200	-\$117,410	2,819	\$1,281,407	1,092	\$469,820	76	\$9,274	1,651	\$802,313
-2	-636	257	157,438	42	27,331	215	130,107	-	-
-202	-\$118,046	3,076	\$1,438,845	1,134	\$497,151	291	\$139,381	1,651	\$802,313
-4,805	-\$1,721,809	79,973	\$37,514,780	20,903	\$7,469,580	8,073	\$3,223,099	50,997	\$26,822,101
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	53	\$22,310	1	\$273	52	\$22,037	-	-
-	-	53	\$22,310	1	\$273	52	\$22,037	-	-
-472	-\$486,490	10,423	\$7,484,704	5,808	\$2,413,028	456	\$183,131	4,159	\$4,888,545
31	712,313	32,112	1,925,706	121	56,389	31,991	1,869,317	-	-
-19	-4,988	943	641,604	274	189,217	669	452,387	-	-
-460	\$220,835	43,478	\$10,052,014	6,203	\$2,658,634	33,116	\$2,504,835	4,159	\$4,888,545
-	-	2	\$1,316	2	\$1,316	-	-	-	-
-	-	6	377	4	186	2	\$191	-	-
-	-	8	\$1,693	6	\$1,502	2	\$191	-	-

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1934		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Connecticut General:—						
Individual	5,915	\$3,368,943	2,863	\$2,169,298	—	—
Group	756	53,480	447	17,724	—	—
Supplementary contracts	222	138,838	—	—	63	\$37,044
Totals	6,893	\$3,561,261	3,310	\$2,187,022	63	\$37,044
Connecticut Mutual:—						
Individual	11,768	\$6,021,553	5,860	\$3,736,535	—	—
Group	—	—	—	—	—	—
Supplementary contracts	181	95,093	—	—	33	\$20,690
Totals	11,949	\$6,116,646	5,860	\$3,736,535	33	\$20,690
Continental American:—						
Individual	7	\$2,668	28	\$21,231	—	—
Group	—	—	—	—	—	—
Supplementary contracts	17	6,670	—	—	2	\$1,519
Totals	24	\$9,338	28	\$21,231	2	\$1,519
Eastern:—						
Individual	4	\$31,800	1	\$600	—	—
Group	—	—	—	—	—	—
Supplementary contracts	—	—	—	—	—	—
Totals	4	\$31,800	1	\$600	—	—
Equitable of Iowa:—						
Individual	7,106	\$3,567,615	3,608	\$1,851,288	—	—
Group	—	—	—	—	—	—
Supplementary contracts	201	98,514	—	—	65	\$23,098
Totals	7,307	\$3,666,129	3,608	\$1,851,288	65	\$23,098
Equitable of New York:—						
Individual	230,120	\$113,779,803	52,500	\$27,857,620	—	—
Group	20,774	3,303,581	7,023	1,706,132	—	—
Supplementary contracts	3,565	1,465,768	—	—	398	\$199,771
Totals	254,459	\$118,549,152	59,523	\$29,563,752	398	\$199,771
Farmers and Traders:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	4	\$380	—	—	1	\$118
Totals	4	\$380	—	—	1	\$118
Fidelity Mutual:—						
Individual	3,041	\$1,269,188	1,207	\$461,165	—	—
Group	—	—	—	—	—	—
Supplementary contracts	133	58,128	—	—	30	\$14,581
Totals	3,174	\$1,327,316	1,207	\$461,165	30	\$14,581
Guardian:—						
Individual	3,286	\$1,582,118	1,749	\$924,182	—	—
Group	—	—	—	—	—	—
Supplementary contracts	92	38,918	—	—	15	\$10,574
Totals	3,378	\$1,621,036	1,749	\$924,182	15	\$10,574
Home:—						
Individual	831	\$408,725	520	\$264,564	—	—
Group	—	—	—	—	—	—
Supplementary contracts	165	63,545	—	—	27	\$15,088
Totals	996	\$472,270	520	\$264,564	27	\$15,088
Metropolitan:—						
Individual	12,200	\$7,299,719	3,875	\$2,430,587	—	—
Group	171,476	37,040,492	2,413	164,656	—	—
Supplementary Contracts	428	195,632	—	—	221	\$87,628
Totals	184,104	\$44,535,843	6,288	\$2,595,243	221	\$87,628
Mutual:—						
Individual	25,793	\$10,481,713	15,809	\$7,461,708	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3,198	1,526,241	—	—	379	\$178,284
Totals	28,991	\$12,007,954	15,809	\$7,461,708	379	\$178,284

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Continued

OTHER NET CHANGES		IN FORCE DEC. 31, 1935		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-538	-\$412,757	8,240	\$5,125,484	2,509	\$1,071,490	562	\$388,542	5,169	\$3,665,452
-158	17,870	1,045	89,074	14	5,167	1,031	83,907	-	-
-	-2,006	285	173,876	258	162,073	27	11,803	-	-
-696	-\$396,893	9,570	\$5,388,434	2,781	\$1,238,730	1,620	\$484,252	5,169	\$3,665,452
-1,411	-\$815,582	16,217	\$8,942,506	5,682	\$2,194,614	312	\$80,128	10,223	\$6,667,764
-4	-1,178	210	114,605	17	8,770	193	105,835	-	-
-1,415	-\$816,760	16,427	\$9,057,111	5,699	\$2,203,384	505	\$185,963	10,223	\$6,667,764
-	-	35	\$23,899	13	\$10,051	-	-	22	\$13,848
-1	\$140	18	8,329	18	8,329	-	-	-	-
-1	\$140	53	\$32,228	31	\$18,380	-	-	22	\$13,848
-	\$16,372	5	\$48,772	-	-	-	-	5	\$48,772
-	-	-	-	-	-	-	-	-	-
-	\$16,372	5	\$48,772	-	-	-	-	5	\$48,772
-1,395	-\$850,818	9,319	\$4,568,085	1,579	\$532,811	1,037	\$328,423	6,703	\$3,706,851
-3	-2,018	263	119,594	29	12,940	234	106,654	-	-
-1,398	-\$852,836	9,582	\$4,687,679	1,608	\$545,751	1,271	\$435,077	6,703	\$3,706,851
-19,454	-\$10,738,690	263,166	\$130,898,733	44,160	\$13,578,602	37,595	\$14,818,482	181,411	\$102,501,649
-2,056	-141,859	25,741	4,867,854	938	932,199	24,803	3,935,655	-	-
-695	-14,367	3,268	1,651,172	3,156	1,599,699	112	51,473	-	-
-22,205	-\$10,894,916	292,175	\$137,417,759	48,254	\$16,110,500	62,510	\$18,805,610	181,411	\$102,501,649
-	-	-	-	-	-	-	-	-	-
-	-	5	\$498	-	-	-	-	5	\$498
-	-	5	\$498	-	-	-	-	5	\$498
-295	-\$127,900	3,953	\$1,602,453	1,093	\$307,426	167	\$39,108	2,693	\$1,255,919
-3	-832	160	71,877	7	1,937	153	69,940	-	-
-298	-\$128,732	4,113	\$1,674,330	1,100	\$309,363	320	\$109,048	2,693	\$1,255,919
-461	-\$201,256	4,574	\$2,305,044	652	\$278,792	240	\$116,661	3,682	\$1,909,591
-	-	107	49,492	2	1,020	105	48,472	-	-
-461	-\$201,256	4,681	\$2,354,536	654	\$279,812	345	\$165,133	3,682	\$1,909,591
-93	-\$35,325	1,258	\$637,964	681	\$321,351	31	\$7,095	546	\$309,518
4	1,822	196	80,455	24	10,827	172	69,628	-	-
-89	-\$33,503	1,454	\$718,419	705	\$332,178	203	\$76,723	546	\$309,518
-2,459	-\$1,846,278	13,616	\$7,884,028	5,388	\$2,224,520	437	\$155,625	7,791	\$5,503,883
-752	5,434,440	173,137	42,639,588	4,338	4,713,011	162,471	35,284,344	6,328	2,642,233
-7	368	642	283,628	114	18,005	528	265,623	-	-
-3,218	\$3,588,530	187,395	\$50,807,244	9,840	\$6,955,536	163,436	\$35,705,592	14,119	\$8,146,116
-2,629	-\$1,144,756	38,973	\$16,798,665	14,801	\$5,462,597	5,006	\$2,404,960	19,166	\$8,931,108
-164	-42,307	3,413	1,662,218	3,413	1,662,218	-	-	-	-
-2,793	-\$1,187,063	42,386	\$18,460,883	18,214	\$7,124,815	5,006	\$2,404,960	19,166	\$8,931,108

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1934		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Mutual Benefit:—						
Individual	1,627	\$899,579	804	\$448,267	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,749	635,328	—	—	139	\$63,691
Totals	3,376	\$1,534,907	804	\$448,267	139	\$63,691
Mutual Trust:—						
Individual	817	\$373,347	438	\$177,917	—	—
Group	—	—	—	—	—	—
Supplementary contracts	119	5,090	—	—	50	\$2,343
Totals	936	\$378,437	438	\$177,917	50	\$2,343
National:—						
Individual	7,207	\$2,930,898	3,914	\$1,587,910	—	—
Group	—	—	—	—	—	—
Supplementary contracts	213	118,830	—	—	54	\$21,805
Totals	7,420	\$3,049,728	3,914	\$1,587,910	54	\$21,805
New York:—						
Individual	49,491	\$26,886,242	15,375	\$9,134,738	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,475	861,701	—	—	426	\$203,304
Totals	50,966	\$27,747,943	15,375	\$9,134,738	426	\$203,304
North American:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3	\$116	—	—	3	\$134
Totals	3	\$116	—	—	3	\$134
Northwestern Mutual:—						
Individual	3,628	\$572,070	3,414	\$1,406,361	—	—
Group	—	—	—	—	—	—
Supplementary contracts	2,162	733,082	—	—	489	\$166,549
Totals	5,790	\$1,305,152	3,414	\$1,406,361	489	\$166,549
Penn Mutual:—						
Individual	29,354	\$13,164,099	8,447	\$4,687,162	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,641	779,367	—	—	333	\$162,520
Totals	30,995	\$13,943,466	8,447	\$4,687,162	333	\$162,520
Phoenix Mutual:—						
Individual	10,754	\$5,319,495	2,569	\$1,126,518	—	—
Group	—	—	—	—	—	—
Supplementary contracts	356	159,902	—	—	56	\$26,118
Totals	11,110	\$5,479,397	2,569	\$1,126,518	56	\$26,118
Provident Mutual:—						
Individual	10,074	\$4,401,148	2,174	\$886,580	—	—
Group	—	—	—	—	—	—
Supplementary contracts	531	278,662	—	—	152	\$69,359
Totals	10,605	\$4,679,810	2,174	\$886,580	152	\$69,359
Prudential:—						
Individual	19,913	\$9,555,694	10,220	\$5,795,475	—	—
Group	41,780	10,873,094	5,205	130,680	—	—
Supplementary contracts	1,153	533,915	—	—	435	\$167,369
Totals	62,846	\$20,962,703	15,425	\$5,926,155	435	\$167,369
Security Mutual:—						
Individual	28	\$6,567	12	\$3,867	—	—
Group	—	—	—	—	—	—
Supplementary contracts	5	1,559	—	—	2	\$726
Totals	33	\$8,126	12	\$3,867	2	\$726

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Continued

OTHER NET CHANGES		IN FORCE DEC. 31, 1935		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-132	-\$75,121	2,299	\$1,272,725	982	\$455,681	216	\$122,878	1,101	\$694,166
-37	-12,166	1,851	686,853	211	68,916	1,506	577,206	134	40,731
-169	-\$87,287	4,150	\$1,959,578	1,193	\$524,597	1,722	\$700,084	1,235	\$734,897
-108	-\$77,029	1,147	\$474,235	138	\$29,774	172	\$43,626	837	\$400,835
-4	-108	165	7,325	156	4,300	9	3,025	-	-
-112	-\$77,137	1,312	\$481,560	294	\$34,074	181	\$46,651	837	\$400,835
-491	-\$212,363	10,630	\$4,306,445	7,081	\$2,694,111	45	\$8,229	3,504	\$1,604,105
-12	-6,113	255	134,522	-	-	255	134,522	-	-
-503	-\$218,476	10,885	\$4,440,967	7,081	\$2,694,111	300	\$142,751	3,504	\$1,604,105
-3,191	-\$1,859,269	61,675	\$34,161,711	17,619	\$7,876,929	14,019	\$6,293,982	30,037	\$19,990,800
-24	-10,835	1,877	1,054,170	1,877	1,054,170	-	-	-	-
-3,215	-\$1,870,104	63,552	\$35,215,881	19,496	\$8,931,099	14,019	\$6,293,982	30,037	\$19,990,800
-	-	-	-	-	-	-	-	-	-
-	-	6	\$250	6	\$250	-	-	-	-
-	-	6	\$250	6	\$250	-	-	-	-
-213	-\$17,385	6,829	\$1,961,046	6,828	\$1,959,845	1	\$1,201	-	-
-78	-27,362	2,573	872,269	228	69,572	2,345	802,697	-	-
-291	-\$44,747	9,402	\$2,833,315	7,056	\$2,029,417	2,346	\$803,898	-	-
-3,500	-\$1,808,400	34,301	\$16,042,861	11,515	\$4,176,776	5,491	\$3,187,305	17,295	\$8,678,780
-61	-24,280	1,913	917,607	1,686	821,776	227	95,831	-	-
-3,561	-\$1,832,680	36,214	\$16,960,468	13,201	\$4,998,552	5,718	\$3,283,136	17,295	\$8,678,780
-771	-\$429,271	12,552	\$6,016,742	6,179	\$3,047,507	319	\$90,825	6,054	\$2,878,410
-8	-2,761	404	183,259	387	174,209	17	9,050	-	-
-779	-\$432,032	12,956	\$6,200,001	6,566	\$3,221,716	336	\$99,875	6,054	\$2,878,410
-502	-\$241,480	11,746	\$5,046,248	4,080	\$1,437,750	465	\$153,359	7,201	\$3,455,139
-13	-5,307	670	342,714	95	43,801	575	298,913	-	-
-515	-\$246,787	12,416	\$5,388,962	4,175	\$1,481,551	1,040	\$452,272	7,201	\$3,455,139
-2,418	-\$1,217,528	27,715	\$14,133,641	8,949	\$3,842,048	358	\$59,485	18,408	\$10,232,108
-833	4,734,470	46,152	15,738,244	803	1,192,353	17,416	569,280	27,933	13,976,611
-13	-3,984	1,575	697,300	149	79,930	1,426	617,370	-	-
-3,264	\$3,512,958	75,442	\$30,569,185	9,901	\$5,114,331	19,200	\$1,246,135	46,341	\$24,208,719
-2	-\$392	38	\$10,042	24	\$6,327	11	\$3,565	3	\$150
-	-	7	2,285	1	23	6	2,262	-	-
-2	-\$392	45	\$12,327	25	\$6,350	17	\$5,827	3	\$150

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1934		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Shenandoah:—						
Individual	7	\$3,840	—	—	—	—
Elective	5	575	32	\$5,460	—	—
Supplementary contracts	1	600	—	—	2	\$662
Totals	13	\$5,015	32	\$5,460	2	\$662
Sun Life (U. S. Branch):—						
Individual	8,448	\$4,219,512	2,491	\$1,424,334	—	—
Group	6,877	3,708,374	1,384	961,995	—	—
Supplementary contracts	85	37,660	—	—	24	\$15,860
Totals	15,410	\$7,965,546	3,875	\$2,386,329	24	\$15,860
Travelers:—						
Individual	13,435	\$11,119,763	4,961	\$4,894,070	—	—
Group	1,014	83,228	170	42,448	—	—
Supplementary contracts	1,125	564,318	—	—	268	\$112,445
Totals	15,574	\$11,767,309	5,131	\$4,936,518	268	\$112,445
Union Central:—						
Individual	11,826	\$8,515,472	7,361	\$7,947,503	—	—
Group	—	—	—	—	—	—
Supplementary contracts	639	292,034	—	—	147	\$55,224
Totals	12,465	\$8,807,506	7,361	\$7,947,503	147	\$55,224
Union Labor:—						
Individual	34	\$7,511	30	\$6,079	—	—
Group	—	—	—	—	—	—
Supplementary contracts	—	—	—	—	—	—
Totals	34	\$7,511	30	\$6,079	—	—
Union Mutual:—						
Individual	24	\$9,292	14	\$5,137	—	—
Group	—	—	—	—	—	—
Supplementary contracts	55	5,835	—	—	7	\$955
Totals	79	\$15,127	14	\$5,137	7	\$955
United Life and Accident:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3	\$534	—	—	1	\$312
Totals	3	\$534	—	—	1	\$312
Totals of other Companies	766,845	\$307,129,752	172,779	\$91,904,589	4,056	\$1,775,861
Grand totals	823,748	\$333,328,518	200,122	\$104,671,138	4,588	\$2,047,135

¹ Includes Buffalo Mutual business. These companies merged Dec. 14, 1935.

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Concluded

OTHER NET CHANGES		IN FORCE DEC. 31, 1935		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-1	-\$576	6	\$3,264	-	-	1	\$24	5	\$3,240
-	-	37	6,035	-	-	1	2,000	36	4,035
-	-	3	1,262	-	-	3	1,262	-	-
-1	-\$576	46	\$10,561	-	-	5	\$3,286	41	\$7,275
-558	-\$324,294	10,381	\$5,319,552	6,851	\$3,064,073	205	\$74,663	3,325	\$2,180,816
5	173,672	8,266	4,844,041	59	27,550	10	5,978	8,197	4,810,513
-	9	109	53,529	109	53,529	-	-	-	-
-553	-\$150,613	18,756	\$10,217,122	7,019	\$3,145,152	215	\$80,641	11,522	\$6,991,329
-743	-\$778,402	17,653	\$15,235,431	5,569	\$3,109,147	2,510	\$2,578,764	9,574	\$9,547,520
1	23,815	1,185	149,491	20	6,029	1,165	143,462	-	-
-23	-10,564	1,370	666,199	355	144,405	1,015	521,794	-	-
-765	-\$765,151	20,208	\$16,051,121	5,944	\$3,259,581	4,690	\$3,244,020	9,574	\$9,547,520
-4,540	-\$5,643,802	14,647	\$10,819,173	2,228	\$851,682	1,777	\$1,036,600	10,642	\$8,930,891
-	-	-	-	-	-	-	-	-	-
-11	-6,086	775	341,172	45	25,939	730	315,233	-	-
-4,551	-\$5,649,888	15,422	\$11,160,345	2,273	\$877,621	2,507	\$1,351,833	10,642	\$8,930,891
-13	-\$1,769	51	\$11,821	-	-	-	-	51	\$11,821
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-13	-\$1,769	51	\$11,821	-	-	-	-	51	\$11,821
-	-	-	-	-	-	-	-	-	-
-	-	38	\$14,429	38	\$14,429	-	-	-	-
-	-	62	6,790	43	1,080	19	\$5,710	-	-
-	-	100	\$21,219	81	\$15,509	19	\$5,710	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	4	\$846	-	-	4	\$846	-	-
-	-	4	\$846	-	-	4	\$846	-	-
-51,328	-\$18,550,763	892,352	\$382,259,439	179,407	\$74,112,769	320,705	\$78,660,368	392,240	\$229,486,302
-56,133	-\$20,272,572	972,325	\$419,774,219	200,310	\$81,582,349	328,778	\$81,883,467	443,237	\$256,308,403

TABLE H. — POLICIES CEASED DURING 1935, WITH MODE OF TERMINATION
Group Insurance Excluded

NAME OF COMPANY	DEATHS		MATURITY		EXPIRY		SURRENDER		LAPSE		DECREASE		TOTALS	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS														
<i>Massachusetts Companies</i>														
Berkshire	854	\$2,905,290	148	\$255,564	70	\$200,371	2,700	\$7,973,403	1,814	\$6,486,749	—	\$4,180,361	5,586	\$22,010,738
Boston Mutual	211	200,566	144	103,835 ¹	15	10,440	935	711,275	3,468	3,917,510	—	355,719	4,793	4,605,345
Columbian National	597	2,134,709	159	230,388	110	320,188	2,302	6,535,177	2,487	6,283,756	—	2,512,355	5,655	18,022,573
John Hancock Mutual	9,308	17,549,202	2,170	1,961,252 ¹	5,032	7,045,967	46,296	62,665,185	54,939	76,391,875	14	37,900,739	117,759	204,167,220
Loyal	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Mutual	4,220	17,631,820	995	2,062,697	5,477	17,513,310	16,680	84,375,350	9,058	31,239,202	1,931	21,553,988	38,361	174,676,367
Massachusetts Protective	125	202,176	8	26,719	268	390,893	1,981	2,754,500	1,981	2,754,500	—	479,832	2,382	3,854,110
Ministers Mutual	14	13,521	52	27,355	7	5,793	60	39,002	74	125,800	—	43,901	207	309,972
Monarch	53	97,918	25	109,572	25	109,572	8,859	510,822	798	1,309,086	—	281,350	1,171	2,308,748
New England Mutual	2,911	12,185,520	860	1,084,835	2,361	7,314,820	2,939	31,845,241	6,407	23,562,322	1,153	22,586,130	22,531	99,178,808
Paul Revere	34	33,500	—	—	—	—	44	57,888	3,240	3,116,826	—	84,052	3,318	3,292,266
Savings Banks ²	506	458,874	304	185,465	188	80,403	2,613	2,150,582	296	246,300	4	343,727	3,911	3,465,351
State Mutual	1,579	6,106,752	415	807,871 ¹	1,481	5,415,430	5,311	17,727,621	2,738	6,807,556	477	8,025,049	12,001	44,890,279
Totals of Mass. Com-panies	20,412	\$59,519,848	5,247	\$7,319,262	14,774	\$38,958,013	86,363	\$215,027,039	87,300	\$161,541,482	3,579	\$98,416,223	217,675	\$580,781,867
<i>Companies of Other States</i>														
Acacia Mutual	1,180	\$2,768,974	62	\$70,770	98	\$287,811	5,731	\$13,367,010	9,302	\$28,388,476	—	\$1,612,424	16,973	\$46,495,535
Acna	5,960	25,260,251	1,468	3,852,651 ¹	16,193	29,115,237	17,608	81,894,802	18,973	58,314,664	—	13,804,782	60,202	212,242,387
Bankers National	662	5,565,124	1	3,000 ¹	29,497	1,649,814	1,183	1,456,954	45,087	25,586,116	—	3,910,137	76,430	33,171,145
Connecticut General	1,603	4,690,598	702	1,294,645 ¹	1,471	5,340,200	6,021	35,275,505	7,469	24,229,249	—	5,962,789	17,276	80,610,986
Connecticut Mutual	2,276	7,926,646	489	1,121,103 ¹	2,322	5,922,353	9,072	39,993,828	7,262	21,967,230	—	3,427,161	21,421	80,358,325
Continental American	228	854,007	37	55,641	253	2,531,337	900	3,714,559	1,085	5,099,634	5	1,903,624	2,383	14,166,198
Eastern	26	33,161	1	1,050	346	2,574,721	69	237,920	275	8,094,916	3	298,209	720	1,749,967
Equitable of Iowa	1,346	3,524,395	367	494,116	1,312	6,152,827	8,573	19,400,600	5,505	14,583,706	—	7,660,408	17,403	51,876,061
Equitable of New York	14,111	52,996,686	4,330	6,987,782 ¹	37,447	95,776,448	44,655	161,641,925	39,566	93,443,800	—	21,713,283	140,109	432,162,924
Farmers and Traders	128	174,309	49	49,921	328	512,000	825	1,750,919	2,768	3,131,381	—	48,115	3,218	4,684,644
Fidelity Mutual	1,191	3,948,442	475	987,256	1,984	5,498,872	3,302	11,065,048	3,001	8,993,102	56	3,462,213	10,009	33,956,933
Guardian	1,136	4,030,532	346	573,292	2,984	10,191,085	4,908	15,870,277	5,306	11,963,640	—	4,469,622	14,684	47,119,048
Home	1,170	3,607,784	226	330,211	2,240	5,264,178	3,246	11,774,466	1,834	7,400,738	4	4,677,050	8,567	23,054,497
Metropolitan	44,530	71,397,550	54,749	37,962,059 ¹	42,035	68,063,238	215,764	338,616,925	315,153	400,009,513	—	107,515,976	672,231	1,088,565,261
Morris Plan	264	51,729	—	—	—	—	—	—	126	223,216	—	—	32,236	9,102,762
Mutual	13,809	48,602,319	2,304	4,097,545	34,013	141,980,021	25,466	60,696,743	25,466	60,696,743	—	3,538,430	93,949	304,852,380
Mutual Benefit	6,156	24,475,438	1,090	1,946,613	18,773	80,182,190	7,056	24,282,858	45	20,350,443	45	20,350,443	44,474	181,698,394
Mutual Trust	514	909,844	202	233,991	68	212,235	3,498	6,988,767	4,707	6,988,767	—	3,457,907	9,989	17,191,711
National	1,834	5,301,892	433	633,515	1,301	2,526,013	5,814	20,290,665	1,921	6,925,401	670	6,311,569	11,973	42,189,055
New York	22,342	66,187,669	7,630	12,021,303 ¹	47,956	109,109,782	62,122	162,642,685	65,808	123,112,000	—	47,513,336	205,858	520,586,775

North American	229	1,688,200	9	214,200 ¹¹	214	1,095,200	296	4,449,000	4,862	12,534,200	-	2,780,200	5,610	22,761,600
Northwestern Mutual	10,385	43,223,883	1,292	2,743,569	20,880	63,216,258	22,980	97,859,026	12,715	41,346,480	-	18,824,380	68,262	267,213,596
Penn Mutual	5,013	21,242,334	797	1,478,242	7,933	23,274,723	12,998	62,208,986	16,935	56,045,357	1,940	12,175,528	45,616	176,425,170
Phoenix Mutual	1,683	5,102,052	211	386,803	1,508	2,897,370	6,155	18,016,615	3,521	11,934,382	45	3,203,820	13,123	41,541,042
Provident Mutual	2,170	8,441,076	1,986	3,844,465	418	2,110,624	12,000	41,092,738	4,652	18,082,080	-	10,809,696	21,226	84,380,689
Prudential	39,957	57,372,142	16,321	16,590,912 ¹	281,599	238,871,885	111,364	190,176,837	251,581	310,926,683	-	13,356,712	700,822	827,295,171
Security Mutual	480	975,868	77	88,466	854	1,380,375	2,105	4,262,428	2,702	6,718,723	16	1,033,743	6,234	14,459,603
Shenandoah	160	382,452	2	2,200	256	430,665	636	1,206,319	2,951	5,929,260	-	592,431	4,005	8,543,327
Sun Life (U. S. Branch)	1,821	9,115,753	525	1,161,984 ¹	6,835	24,256,812	8,511	36,899,892	8,506	25,254,597	307	18,491,969 ³	26,505	115,181,037
Travelers	5,710	24,880,756	2,024	3,668,366 ¹	6,396	21,915,967	24,100	116,483,106	18,696	56,640,016	11	10,260,754	56,907	223,588,211
Union Central	3,682	15,042,756	704	1,356,097 ¹	6,477	16,550,180	11,538	47,586,294	7,435	30,272,555	4	10,260,754	29,840	121,098,636
Union Labor	27	71,941	-	-	101	23,878	119	275,588	7,335	426,250	-	7,355	861,935	805,012
Union Mutual	574	1,052,128	187	260,296 ¹	941	2,332,680	1,945	3,943,763	1,513	2,839,869	297	192,880	5,457	11,310,671 ⁴
United Life & Accident	201	439,804	26	27,000	403	749,530	911	1,491,337	1,098	2,007,464	1	192,880	2,640	4,908,015
Totals of other States	192,568	\$519,951,115	99,122	\$104,538,964	605,934	\$832,877,229	661,444	\$1,771,557,754	905,462	\$1,567,124,976	3,404	\$354,226,881	2,467,934	\$5,150,276,919
Grand totals	212,980	\$579,470,963	104,369	\$111,558,226	620,708	\$871,835,242	747,807	\$1,986,584,793	992,762	\$1,728,666,458	6,983	\$452,643,104	2,685,009	\$5,731,055,786
INDUSTRIAL BUSINESS														
Boston Mutual	1,797	\$442,275	747	\$87,350	1,284	\$328,956	11,450	\$2,514,806	65,327	\$16,866,600	-	-	80,605	\$20,239,987
Columbian National	16	2,921	-	-	-	-	14	2,181	-	-	-	\$1,178	30	6,280
Guardian	13	2,255	-	-	-	-	19	1,575	-	-	-	2,779	32	6,609
John Hancock Mutual	64,407	14,515,715	9,265	978,211	40,941	11,573,508	346,347	82,544,420	787,353	203,196,303	-	-	1,248,313	312,908,217
Metropolitan	328,368	60,147,528	131,336	15,498,668	18,608	3,403,981	1,789,041	383,579,977	2,426,331	652,361,846	-	-	4,694,284	1,193,573,315
Morris Plan	40	8,180	-	-	6,152	1,022,606	-	-	-	-	-	-	6,192	1,030,786
Prudential	241,024	54,915,187	89,567	10,845,961	1,320,612	375,425,750	1,636,325	426,849,091	736,223	216,407,468	-	5,192,904	4,023,951	1,089,636,361
Totals	635,665	\$130,034,061	230,915	\$27,410,190	1,387,597	\$391,754,861	3,783,996	\$895,492,050	4,015,234	\$1,088,832,217	-	\$83,778,176	10,053,407	\$2,617,301,555

¹Includes disability payments.²Policy year ends October 31.³Includes transfers from U. S. Branch.⁴Includes \$4,113,840 Buffalo Mutual business. These companies merged Dec. 14, 1935.

TABLE I. — MASSACHUSETTS BUSINESS (PAID-FOR)

Classified as to Ordinary, Industrial and Group Insurance.

NAME OF COMPANY	POLICIES IN FORCE DEC. 31, 1934		POLICIES ISSUED IN 1935 ¹		POLICIES TERMINATED IN 1935		POLICIES IN FORCE DEC. 31, 1935		Premiums Received during 1935	Claims Paid during 1935
	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
ORDINARY BUSINESS										
<i>Massachusetts Companies</i>										
Berkshire.	7,304	\$22,035,471	555	\$2,200,092	784	\$2,829,648	7,165	\$22,005,915	\$1,254,850	\$446,793
Boston Mutual.	21,770	18,871,055	4,776	4,645,493	3,567	3,413,858	22,979	20,102,690	700,436	154,122
Columbian National.	4,758	12,379,405	767	2,559,875	726	2,292,836	4,799	12,046,444	470,732	208,016
John Hancock Mutual	210,146	326,149,622	24,957	38,566,395	20,622	34,814,895	214,481	329,901,122	14,539,163	3,671,475
Loyal	—	—	6	10,000	—	—	6	10,000	207	—
Massachusetts Mutual	36,690	144,784,704	2,170	9,410,034	2,990	12,792,897	35,870	141,401,841	5,815,390	1,600,554
Massachusetts Protective	312	622,127	48	124,592	21	68,487	339	678,232	18,028	—
Ministers Mutual	270	296,948	48	75,500	58	69,049	260	303,399	9,176	2,000
Monarch.	1,081	1,913,410	235	431,850	129	276,837	1,187	2,068,423	60,082	3,200
New England Mutual	42,183	182,149,920	4,656	19,728,750	3,493	10,663,917	43,346	185,214,753	8,652,204	1,791,581
Paul Revere	210	273,272	84	100,076	52	69,743	242	303,605	8,414	—
Savings Bank ²	98,316	89,567,193	13,187	11,994,773	3,911	3,465,351	107,592	98,096,615	4,082,373	641,088
State Mutual	29,409	106,011,659	1,919	5,933,733	2,358	9,583,975	28,970	102,361,417	3,088,264	2,113,749
Totals of Mass. Companies	452,539	\$905,654,786	53,408	\$95,781,163	38,711	\$86,341,493	467,236	\$915,094,456	\$39,299,319	\$10,632,578
<i>Companies of Other States</i>										
Acacia Mutual	869	\$3,333,436	169	\$640,700	152	\$688,302	886	\$3,285,834	\$106,397	\$7,000
Aetna	18,132	68,139,765	2,408	6,650,695	1,824	7,103,702	18,716	67,686,758	2,505,969	1,249,707
Bankers National	7,979	5,362,998	6,141	3,970,781	5,099	2,972,717	9,021	6,361,062	147,213	27,306
Connecticut General	12,809	49,793,038	2,038	7,323,033	1,526	6,215,165	13,321	50,900,906	3,019,888	778,153
Connecticut Mutual	9,624	35,295,886	1,596	7,548,754	1,090	4,314,450	10,130	38,530,190	1,704,385	633,355
Continental American	338	1,638,671	32	177,823	45	243,711	325	1,612,783	39,713	6,512
Eastern	269	748,671	62	170,500	80	200,826	251	718,345	18,539	1,500
Equitable of Iowa	728	2,724,860	86	413,137	50	257,205	764	2,880,792	271,116	4,000
Equitable of New York	50,001	182,206,805	4,749	15,032,984	4,696	16,511,772	50,054	180,728,017	11,937,663	2,274,305
Farmers and Traders	86	120,900	214	325,501	54	93,650	246	352,751	9,732	—
Fidelity Mutual	4,359	12,880,328	249	843,367	370	1,017,969	4,238	12,703,726	593,746	95,563
Guardian	1,160	3,830,638	191	603,942	123	534,719	1,228	3,899,861	146,823	17,955
Home	2,798	9,706,982	530	2,876,631	242	1,213,273	3,086	11,370,340	635,955	146,417
Metropolitan	446,833	686,626,111	53,960	90,846,045	54,179	83,313,452	446,614	694,158,704	21,918,159	8,431,928
Morris plan	4	4,000	3	3,000	1	1,000	6	6,000	57	—
Mutual Benefit	36,969	128,568,706	1,637	7,047,296	2,321	8,322,817	36,305	127,293,185	5,866,624	2,158,478
Mutual Trust	16,817	79,599,088	926	3,631,036	1,413	7,251,232	16,330	75,978,892	2,359,527	1,419,983
National	9,747	46,082,303	1,528	2,317,850	1,071	1,996,619	10,204	47,252,035	648,915	77,481
New York	10,075	46,082,303	396	1,955,800	634	3,722,884	9,837	44,315,219	4,569,861	685,927
North American	72,932	211,831,446	4,003	11,076,503	5,289	14,769,030	71,706	208,138,919	8,676,988	2,428,964
Northwestern Mutual	209	1,354,700	107	377,500	57	394,500	259	1,337,700	32,184	7,819
Northwestern Mutual	22,298	95,164,879	1,085	4,586,869	1,368	6,583,908	22,015	93,165,840	3,450,888	1,584,664

Penn. Mutual	12,419	46,487,706	920	1,036	4,281,437	12,303	45,256,520	2,019,406	535,080
Phoenix Mutual	12,638	42,909,864	1,906	1,710	6,007,215	12,834	43,693,934	2,587,480	379,027
Provident Mutual	12,227	44,209,932	1,805	1,254	5,057,825	11,868	3,313,023	1,301,582	470,479
Prudential	153,869	237,746,984	34,470	21,653	29,723,323	166,686	249,648,790	8,819,236	3,344,150
Security Mutual	1,027	2,603,121	192	116	204,224	1,103	2,818,105	96,703	34,213
Shenandoah	32	218,386	8	35	9,833	35	144,103	2,869	—
Sun Life (U. S. Branch)	8,404	49,823,116	1,075	865	5,280,153	8,614	49,723,536	2,143,805	516,977
Travelers	20,123	87,310,223	1,732	1,623	7,111,557	20,232	87,215,194	3,326,648	847,712
Union Central	7,682	32,323,004	790	946	4,719,404	7,536	31,386,644	1,542,287	455,835
Union Labor	284	298,177	169	335	57,650	318	344,043	13,496	—
Union Mutual	2,245	6,836,877	249	304	942,126	2,190	6,633,292	231,631	123,656
United Life and Accident	1,828	3,906,520	511	318	636,986	2,021	4,346,502	136,182	24,287
Totals of Other States	957,894	\$2,197,212,931	125,047	111,049	\$231,846,636	971,282	\$2,207,203,544	\$90,881,668	\$28,768,433
Grand Totals	1,410,423	\$3,102,867,717	178,455	150,360	\$318,188,129	1,438,518	\$3,122,298,000	\$130,180,987	\$39,401,011
INDUSTRIAL BUSINESS									
Boston Mutual	181,512	\$42,025,010	77,345	69,296	\$17,357,481	180,561	\$45,055,782	\$1,853,019	\$368,411
Columbian National	132	22,689	—	19	3,170	113	19,519	785	1,957
John Hancock Mutual	1,291,535	308,724,015	282,812	254,900	62,742,161	1,319,447	321,894,900	13,572,146	3,640,421
Metropolitan	2,302,775	483,098,817	284,204	341,898	90,265,830	2,245,081	481,841,799	23,619,574	6,567,089
Morris Plan	6,178	1,032,696	7,986	6,192	1,030,786	7,972	1,339,368	12,662	8,180
Prudential	912,578	262,849,921	150,361	154,904	49,395,143	908,035	264,344,687	10,580,806	2,981,306
Totals	4,694,710	\$1,098,353,148	802,708	827,209	\$220,794,571	4,670,209	\$1,114,496,055	\$49,638,992	\$13,565,964
GROUP INSURANCE									
Aetna	168	\$47,868,059	6	3	\$7,373,815	171	\$46,999,169	\$642,270	\$384,051
Connecticut General	55	7,998,180	7	4	1,047,237	58	9,383,450	125,318	73,250
Equitable of New York	73	25,981,562	5	4	3,317,519	74	26,144,459	453,928	299,669
John Hancock Mutual	121	54,124,506	13	6	6,332,260	128	57,604,625	722,952	433,681
Metropolitan	95	98,011,577	7	5	19,583,528	97	102,915,150	2,029,242	800,058
Prudential	36	19,685,072	8	5	7,447,880	39	16,060,634	205,861	290,293
Savings Banks ²	56	10,393,750	7	1	1,491,100	62	11,549,350	218,450	84,200
Sun Life (U. S. Branch)	1	188,200	2	—	101,452	3	452,781	6,841	11,500
Travelers	156	49,676,118	10	8	6,402,884	158	51,108,933	581,116	375,269
Union Labor	3	245,500	—	—	4,500	3	241,000	2,970	1,000
Totals	764	\$314,172,524	65	36	\$53,104,175	793	\$322,519,551	\$4,988,948	\$2,752,971

¹ Includes increases and revivals.² Policy year ends October 31.

TABLE J. — ANNUAL DIVIDENDS PAID POLICYHOLDERS

Showing the premium charged, the dividend paid and the net cost for the year 1935, of an ordinary life policy for \$1000 issued at age 45 in the years given below.
Where no figures appear, the company has no policy that fulfils the conditions.

NAME OF COMPANY	ISSUED IN 1934			ISSUED IN 1933			ISSUED IN 1932			ISSUED IN 1931			ISSUED IN 1930			ISSUED IN 1925		
	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost
Acacia Mutual	\$35.43	—	—	\$30.01	\$.97	\$29.04	\$30.01	\$1.05	\$28.96	\$30.01	\$1.14	\$28.87	\$30.01	\$1.22	\$28.79	—	—	—
Aetna	37.20	\$4.33	\$21.10	35.43	4.47	30.96	35.43	4.61	30.82	35.43	4.75	30.68	35.43	4.80	30.54	\$35.43	\$5.06	\$29.77
Bankers National	—	1.73	35.47	37.20	3.46	33.74	37.20	3.82	33.38	37.20	4.18	33.02	37.20	4.54	32.66	—	—	—
Berkshire	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	37.09	2.70	34.39
Boston Mutual	—	—	—	37.40	2.69	34.71	37.40	2.91	34.49	37.40	3.15	34.25	37.40	3.41	33.99	37.09	4.86	32.54
Columbian National	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Connecticut General	36.12	3.54	32.58	36.12	3.63	32.49	36.12	3.75	32.37	36.12	3.85	32.27	36.12	3.96	32.16	33.27	2.54	30.73
Continental Mutual	37.08	4.36	32.72	37.08	4.58	32.50	37.08	4.80	32.28	37.08	5.02	32.06	37.08	5.25	31.83	37.08	6.45	30.63
Continental American	31.12	—	—	31.12	1.45	29.67	31.12	1.52	29.60	31.12	1.59	29.53	31.12	1.65	29.47	31.12	2.01	29.11
Eastern	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Equitable of Iowa	37.36	5.74	31.62	37.36	5.85	31.51	37.36	5.96	31.40	37.36	6.11	31.25	37.36	6.25	31.11	37.36	7.02	30.34
Equitable of New York	—	—	—	39.55	6.46	33.09	39.55	6.61	32.94	39.55	6.76	32.79	39.55	6.91	32.64	39.55	7.95	31.60
Farmers and Traders	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Fidelity Mutual	32.14	2.46	29.68	32.14	2.58	29.56	32.14	2.70	29.44	32.14	2.83	29.31	32.14	2.98	29.16	37.08	6.78	30.30
Guardian	37.08	5.46	31.62	37.08	5.59	31.49	37.08	5.73	31.35	37.08	5.88	31.20	37.08	6.02	31.06	37.08	5.46	31.62
Home	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	36.86	5.65
John Hancock Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5.65	31.21
Loyal	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Mutual	37.09	4.64	32.45	37.09	4.76	32.33	37.09	4.87	32.22	37.09	5.00	32.09	37.09	5.12	31.97	37.09	5.94	31.15
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Metropolitan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Ministers Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Monarch	—	—	—	31.06	1.09	29.97	31.06	1.56	29.50	31.06	2.02	29.04	31.06	2.46	28.60	—	—	—
Morris Plan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mutual	39.55	6.80	32.75	39.55	7.00	32.55	39.55	7.19	32.36	39.55	7.41	32.14	39.55	7.63	31.92	39.55	8.91	30.64
Mutual Benefit	37.08	4.69	32.39	37.08	4.81	32.27	37.08	4.94	32.14	37.08	5.07	32.01	37.08	5.22	31.86	37.08	6.23	30.85
Mutual Trust	36.71	3.81	32.90	36.71	4.00	32.71	36.71	4.19	32.52	36.71	4.37	32.34	36.71	4.59	32.12	36.71	5.73	30.98
National	37.09	4.65	32.44	37.09	4.89	32.20	37.09	5.13	31.96	37.09	5.38	31.71	37.09	5.62	31.47	37.09	6.93	30.16
New England Mutual	38.00	7.04	30.96	38.00	7.19	30.81	38.00	7.34	30.66	38.00	7.52	30.48	38.00	7.70	30.30	38.00	9.12	28.88
New York	—	—	—	39.55	7.69	31.86	39.55	7.88	31.67	39.55	8.07	31.48	39.55	8.26	31.31	39.55	9.23	25.32
North American	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Northwestern Mutual	37.82	8.21	29.61	37.82	8.40	29.42	37.82	8.60	29.22	37.82	8.79	29.03	37.82	9.00	28.82	37.82	10.10	27.72
Paul Revere	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Penn Mutual	—	—	—	37.08	6.67	30.41	37.08	6.81	30.27	37.08	6.97	30.11	37.08	7.14	29.94	37.08	7.81	29.47
Phoenix Mutual	38.83	5.78	33.05	38.83	5.89	32.94	38.83	6.00	32.83	38.83	6.12	32.71	38.83	6.25	32.58	38.83	7.40	31.23
Provident Mutual	32.61	2.65	29.96	32.61	2.78	29.83	32.61	2.93	29.68	32.61	3.09	29.52	32.61	3.28	29.33	32.61	3.28	29.33
Prudential	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	34.30	29.02

Pt. II.

Savings Banks ¹⁻⁴	34.74	6.71	28.03	34.74	8.72	26.02	34.74	10.23	24.51	34.74	11.74	23.50	34.74	11.74	23.00	34.74	12.60	22.14
Savings Banks ²⁻⁴	34.74	4.70	30.04	34.74	6.10	28.64	34.74	7.16	27.58	34.74	8.22	26.52	34.74	8.22	26.52	34.74	7.56	27.18
Savings Banks ³⁻⁴	34.74	4.03	30.71	34.74	5.23	29.51	34.74	6.14	28.60	34.74	7.04	27.70	34.74	7.04	27.70	34.74	3.51	35.65
Security Mutual	—	—	—	39.16	2.14	37.02	39.16	2.30	36.86	39.16	2.47	36.69	39.16	2.63	36.53	—	—	—
Shenandoah	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State Mutual	37.08	4.75	32.33	37.08	4.85	32.23	37.08	4.98	32.10	37.08	5.12	31.96	37.08	5.27	31.81	37.08	6.18	30.90
Sun Life (U. S. Branch)	—	—	—	38.90	5.08	33.82	38.90	5.27	33.63	38.90	5.46	33.44	38.90	5.66	33.24	38.90	6.86	32.04
Travelers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Union Central	35.02	3.99	31.03	35.02	4.03	30.99	35.02	4.06	30.96	35.02	4.11	30.91	35.02	4.18	30.84	35.02	4.61	30.41
Union Labor	—	—	—	—	—	—	—	2.74	34.28	34.79	2.89	31.90	34.79	3.05	31.74	—	—	—
Union Mutual	37.23	3.05	34.18	37.23	3.22	34.01	37.23	3.39	33.84	37.23	3.58	33.65	37.23	3.77	33.46	37.23	4.90	32.33
United Life and Accident	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹Except as noted in (2) and (3) below.²Waltham.³Pershire County, City Savings Bank of Pittsfield, North Adams.⁴Policy year ends October 31.

Savings Banks ¹⁻⁴	43.50	7.79	35.71	43.50	10.14	33.36	43.50	11.90	31.60	43.50	13.07	30.43	43.50	13.66	29.84	43.50	14.67	28.83
Savings Banks ²⁻⁴	43.50	5.45	38.05	43.50	7.10	36.40	43.50	8.33	35.17	43.50	9.15	34.35	43.50	9.56	33.34	43.50	8.80	34.70
Savings Banks ³⁻⁴	43.50	4.67	38.83	43.50	6.08	37.42	43.50	7.14	36.36	43.50	7.84	35.66	43.50	8.20	35.30	43.50	4.34	43.74
Security Mutual	—	—	—	48.08	2.43	45.65	48.08	2.65	45.43	—	—	—	—	3.11	44.37	48.08	—	—
Shenandoah	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State Mutual	45.53	4.90	40.63	45.53	5.06	40.47	45.53	5.25	40.28	45.53	5.46	40.07	45.53	5.69	39.84	45.53	7.07	38.46
Sun Life (U. S. Branch)	—	—	—	47.20	5.19	42.01	47.20	5.45	41.75	47.20	5.72	41.48	47.20	5.99	41.21	47.20	7.74	39.46
Travelers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Union Central	42.41	4.08	38.33	42.41	4.13	38.28	42.41	4.17	38.24	42.41	4.21	38.20	42.41	4.28	38.13	42.41	4.73	37.08
Union Labor	—	—	—	43.31	—	—	43.31	2.75	40.56	41.34	2.91	38.43	41.34	3.07	38.27	—	—	—
Union Mutual	45.91	3.15	42.76	45.91	3.37	42.54	45.91	3.59	42.32	45.91	3.83	42.08	45.91	4.08	41.83	45.91	5.45	40.46
United Life and Accident	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹ Except as noted in (2) and (3) below.² Waltham.³ Berkshire County, City Savings Bank of Pittsfield, North Adams.⁴ Policy year ends October 31.

TABLE L. — ANNUAL DIVIDENDS PAID POLICYHOLDERS

Showing the premium charged, the dividend paid and the net cost for the year 1935, of a 20-year endowment policy for \$1,000 issued at age 45 in the years given below. Where no figures appear, the company has no policy that fulfills the conditions.

NAME OF COMPANY	ISSUED IN 1934			ISSUED IN 1933			ISSUED IN 1932			ISSUED IN 1931			ISSUED IN 1930			ISSUED IN 1925		
	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost
Acacia Mutual	—	—	—	\$45.60	\$1.04	\$44.56	\$45.60	\$1.18	\$44.42	\$45.60	\$1.34	\$44.26	\$45.60	\$1.51	\$44.09	\$48.99	\$4.50	\$44.49
Aetna	\$52.01	\$4.69	\$47.32	52.01	4.94	47.07	52.01	5.19	46.82	52.01	5.47	46.54	52.01	5.74	46.27	52.01	7.27	44.74
Bankers National	54.88	2.34	52.54	54.88	2.34	52.54	54.88	5.35	49.53	54.88	5.94	48.94	54.88	6.55	48.33	54.88	—	—
Berkshire	54.15	1.96	52.19	54.15	2.00	52.15	54.15	2.00	52.15	54.15	2.19	51.96	54.15	2.38	51.77	54.15	3.45	50.70
Boston Mutual	—	—	—	54.10	3.45	50.65	54.10	3.79	50.31	54.10	4.16	49.94	54.10	4.53	49.57	54.10	6.56	47.54
Columbian National	—	—	—	53.06	3.72	49.34	53.06	3.92	49.14	53.06	4.12	48.94	53.06	4.32	48.74	53.06	5.49	47.55
Connecticut General	53.88	4.83	49.05	53.88	5.21	48.67	53.88	5.62	48.26	53.88	6.03	47.85	53.88	6.46	47.42	53.88	8.79	45.09
Connecticut Mutual	—	—	—	49.56	1.33	48.23	49.56	1.45	48.11	49.56	1.58	47.98	49.56	1.71	47.85	49.56	5.40	48.38
Continental American	—	—	—	54.30	6.44	47.86	54.30	6.61	47.69	54.30	6.80	47.50	54.30	7.00	47.30	54.30	8.01	46.29
Eastern	—	—	—	57.34	7.57	49.77	57.34	7.86	49.48	57.34	8.18	49.16	57.34	8.50	48.84	57.34	10.69	46.65
Equitable of Iowa	—	—	—	54.30	6.44	47.86	54.30	6.61	47.69	54.30	6.80	47.50	54.30	7.00	47.30	54.30	8.01	46.29
Equitable of New York	—	—	—	57.34	7.57	49.77	57.34	7.86	49.48	57.34	8.18	49.16	57.34	8.50	48.84	57.34	10.69	46.65
Farmers and Traders	—	—	—	54.98	5.75	49.23	54.98	6.03	48.95	54.98	6.33	48.65	54.98	6.64	48.34	54.98	8.34	46.64
Fidelity Mutual	54.22	6.15	48.07	54.22	6.39	47.83	54.22	6.61	47.58	54.22	6.90	47.32	54.22	7.16	47.06	54.22	8.64	45.58
Guardian	54.22	4.26	49.96	54.22	4.53	49.69	54.22	4.83	49.39	54.22	5.13	49.07	54.22	5.42	48.76	54.22	7.94	46.28
Home	—	—	—	51.52	4.24	47.28	51.52	4.42	47.10	51.52	4.62	46.90	51.52	4.81	46.68	51.52	6.88	46.85
John Hancock Mutual	—	—	—	54.15	5.25	48.90	54.15	5.52	48.63	54.15	5.81	48.34	54.15	6.14	48.01	54.15	8.03	46.12
Loyal	—	—	—	54.15	5.25	48.90	54.15	5.52	48.63	54.15	5.81	48.34	54.15	6.14	48.01	54.15	8.03	46.12
Massachusetts Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Metropolitan	—	—	—	48.84	.93	47.91	48.84	1.14	50.46	48.84	1.28	50.32	48.84	1.41	50.19	48.84	2.17	49.43
Ministers Mutual	—	—	—	48.84	1.38	47.60	48.84	1.90	47.08	48.84	2.41	46.57	48.84	2.88	46.10	48.84	5.00	—
Monarch	—	—	—	56.69	8.61	48.08	56.69	8.92	47.77	56.69	9.25	47.44	56.69	9.58	47.11	56.69	11.48	45.21
Morris Plan	—	—	—	54.22	5.05	49.16	54.22	5.34	48.88	54.22	5.65	48.57	54.22	5.98	48.24	54.22	8.03	46.19
Mutual Benefit	53.03	4.25	48.78	53.03	4.56	48.48	53.03	4.87	48.19	53.03	5.19	47.84	53.03	5.53	47.50	53.03	7.44	45.59
Mutual Trust	53.84	4.69	49.15	53.84	5.12	48.72	53.84	5.55	48.29	53.84	6.00	47.84	53.84	6.47	47.37	53.84	9.01	44.83
National	54.80	7.18	47.62	54.80	7.48	47.32	54.80	7.79	47.01	54.80	8.14	46.66	54.80	8.49	46.31	54.80	10.97	44.83
New England Mutual	—	—	—	57.34	8.74	48.60	57.34	9.15	48.19	57.34	9.56	47.78	57.34	9.97	47.31	57.34	12.15	44.19
New York	—	—	—	57.34	8.74	48.60	57.34	9.15	48.19	57.34	9.56	47.78	57.34	9.97	47.31	57.34	12.15	44.19
North American	—	—	—	55.15	9.46	45.69	55.15	9.83	45.32	55.15	10.21	44.94	55.15	10.60	44.55	55.15	12.80	42.35
Northwestern Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Paul Revere	—	—	—	54.41	6.93	47.48	54.41	7.21	47.20	54.41	7.51	46.90	54.41	7.83	46.58	54.41	9.41	45.00
Penn Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Phoenix Mutual	—	—	—	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.52	44.92	48.44	5.21	43.41
Provident Mutual	—	—	—	49.81	3.85	45.96	49.81	4.16	45.65	49.81	4.49	45.32	49.81	4.82	44.99	49.81	7.33	43.25
Prudential	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

P.D. 9.

Pt. II.

Savings Banks ¹⁻⁴	50.86	7.15	43.71	50.86	9.39	41.47	50.86	11.06	39.80	50.86	12.18	38.68	50.86	12.74	38.12	50.86	13.92	36.94
Savings Banks ²⁻⁴	50.86	5.01	45.85	50.86	6.57	44.29	50.86	7.74	43.12	50.86	8.53	42.33	50.86	8.92	41.94	50.86	8.35	42.51
Savings Banks ³⁻⁴	50.86	4.29	46.57	50.86	5.63	45.23	50.86	6.04	44.22	50.86	7.31	43.55	50.86	7.64	43.22	50.86	4.48	51.59
Security Mutual	50.86	—	—	56.07	2.43	53.64	56.07	2.65	53.42	56.07	2.88	53.19	56.07	3.11	52.96	56.07	—	—
Shenandoah	53.84	—	—	53.84	—	—	53.84	5.50	48.34	53.84	5.80	48.04	53.84	6.11	47.73	53.84	7.91	45.93
State Mutual	55.55	5.02	48.82	55.55	4.97	50.58	55.55	5.31	50.24	55.55	5.67	49.88	55.55	6.04	49.51	55.55	8.42	47.13
Sun Life (U. S. Branch)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Travelers	51.22	4.19	47.03	51.22	4.23	46.99	51.22	4.28	46.94	51.22	4.35	46.87	51.22	4.42	46.80	51.22	4.85	46.37
Union Central	—	—	—	—	—	—	—	2.76	47.58	40.52	2.83	46.59	49.52	3.11	46.41	49.52	—	—
Union Labor	54.44	3.25	51.19	54.44	3.52	50.92	54.44	3.79	50.65	54.44	4.08	50.30	54.44	4.38	50.06	54.44	6.00	48.44
United Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
United Life and Accident	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹ Except as noted in (2) and (3) below.² Waltham³ Berkshire County, City Savings Bank of Pittsfield, North Adams.⁴ Policy year ends October 31.

TABLE M. — SOURCES OF GAIN OR LOSS IN

NAME OF COMPANY	Loading on Premiums	Per Cent of Loading to Gross Pre- miums	Insurance Expenses Incurred	Gain from Loading	Per Cent of Expenses to Gross Pre- miums	Net Income from Interest and Rents
1 Acacia Mutual	\$1,110,808	11.41	\$2,308,638	\$-1,197,830	23.72	\$2,109,876
2 Aetna	5,967,133	7.24	12,122,943	-6,155,810	14.71	17,250,964
3 Bankers National	448,732	24.75	636,133	-187,401	35.09	168,597
4 Berkshire	1,394,700	15.91	1,512,236	-117,536	17.25	1,922,754
5 Boston Mutual	183,521 ²	22.25 ²	309,494 ²	-125,973 ²	37.52 ²	375,517
	762,395 ³	36.50 ³	909,857 ³	-147,462 ³	43.56 ³	
6 Columbian National	398,916	8.40	1,153,349	-754,433	24.3	1,492,190
7 Connecticut General	3,455,544	10.06	5,110,484	-1,654,940	14.87	6,204,384
8 Connecticut Mutual	5,941,890	15.37	6,273,893	-332,003	16.23	8,706,956
9 Continental American	467,593	15.44	683,717	-216,124	22.57	703,153
10 Eastern	42,107	12.85	137,933	-95,826	42.09	41,998
11 Equitable of Iowa	3,882,805	18.17	3,741,454	141,351	17.50	4,834,936
12 Equitable of New York	45,626,850	15.40	36,470,221	9,156,629	12.31	60,006,773
13 Farmers and Traders	81,732	8.40	296,737	-215,005	30.50	190,131
14 Fidelity Mutual	2,429,920	17.55	2,372,996	56,924	17.13	3,786,935
15 Guardian	3,082,124	18.10	3,060,291	21,833	17.97	3,824,916
16 Home	1,913,088	15.49	2,301,106	-388,018	18.63	3,326,003
17 John Hancock Mutual	14,580,138 ²	18.37 ²	10,708,377 ²	3,871,761 ²	13.49 ²	23,927,141
	17,442,986 ³	28.76 ³	19,059,434 ³	-1,616,448 ³	31.43 ³	
18 Loyal	703	60.00	3,679	-2,976	314.40	5,262
19 Massachusetts Mutual	12,273,929	17.03	9,659,738	2,614,191	13.40	17,994,825
20 Massachusetts Protective	123,983	13.20	289,505	-165,522	30.80	170,173
21 Metropolitan	57,235,578 ²	14.31 ²	53,580,407 ²	3,655,171 ²	13.40 ²	147,049,271
	82,066,343 ³	26.79 ³	73,225,456 ³	8,840,886 ³	23.91 ³	
22 Ministers Mutual	10,729	12.71	21,959	-11,230	26.01	23,703
23 Monarch	85,497	16.60	155,444	-69,947	30.23	138,334
24 Morris Plan	149,205	37.00	176,983	-27,778	43.89	55,360
25 Mutual	34,601,831	18.53	19,751,811	14,850,020	10.58	41,513,641
26 Mutual Benefit	12,248,109	17.86	9,190,721	3,057,388	13.40	18,011,626
27 Mutual Trust	972,143	18.23	1,073,992	-101,849	20.14	1,107,094
28 National	4,555,208	13.94	3,736,768	818,440	11.44	5,683,224
29 New England Mutual	9,933,949	16.56	8,519,290	1,414,659	14.20	11,517,122
30 New York	56,003,223	20.13	33,811,360	22,191,863	12.15	79,973,467
31 North American	-68,472	-	340,339	-408,811	13.94	563,567
32 Northwestern Mutual	26,170,904	18.73	15,840,946	10,329,958	11.34	40,766,833
33 Paul Revere	68,194	24.33	102,780	-34,586	36.67	30,056
34 Penn Mutual	13,253,875	15.51	12,345,106	908,769	14.45	21,479,685
35 Phoenix Mutual	4,071,483	14.60	3,842,173	229,310	13.77	6,267,053
36 Provident Mutual	5,228,141	14.77	5,136,680	91,461	14.51	10,996,643
37 Prudential	42,138,254 ²	14.02 ²	43,772,401 ²	-1,634,147 ²	14.56 ²	101,071,611
	71,336,110 ³	26.05 ³	65,863,483 ³	5,472,627 ³	24.05 ³	
38 Savings Banks ⁴⁻⁵	526,749	12.25	215,789	310,960	5.02	695,145
39 Security Mutual	716,275	24.11	830,699	-114,424	27.96	718,759
40 Shenandoah	279,468	13.08	568,837	-289,369	26.62	231,336
41 State Mutual	3,554,388	18.99	2,990,226	564,162	15.97	5,306,240
42 Sun Life (U. S. Branch)	6,733,116	15.03	7,462,424	-729,308	16.66	8,672,668
43 Travelers	6,618,278	6.04	17,671,337	-11,053,059	16.12	26,992,108
44 Union Central	6,810,799	15.76	7,508,221	-697,342	17.38	10,836,785
45 Union Labor	60,515	7.24	143,003	-82,488	17.11	60,255
46 Union Mutual	460,624	19.89	668,840	-208,216	28.88	852,507
47 United Life and Accident	148,167	12.24	309,067	-160,900	25.54	311,223
Totals	{ \$395,972,526 ²	15.50 ²	{ \$348,920,527 ²	{ \$47,051,999 ²	13.67 ²	697,968,800
	{ 171,607,833 ³	26.69 ³	{ 159,058,230 ³	{ 12,549,603 ³	24.74 ³	

¹ Rate based on mean ledger assets less one-half of net interest on investments.² Ordinary.³ Industrial.

SURPLUS FOR THE YEAR ENDING DEC. 31, 1935

Net Rate of Income Earned on Investments ¹	Net Interest on Disa- bility and Accidental Death Benefits	Interest Required to Maintain Reserve	Gain from Interest	Expected Mortality on Net Amount at Risk	Actual Mortality on Net Amount at Risk	Per Cent of Actual to Ex- pected	Gain from Mortality	
3.99	\$37,865	\$1,905,920	\$166,091	\$3,302,323	\$1,815,343	54.97	\$1,486,980	1
3.71	774,855	13,803,776	2,672,333	38,850,227	28,589,245	73.59	10,260,982	2
4.49	5,112	125,178	38,307	733,042	422,385	57.62	310,657	3
3.88	17,598	1,642,461	262,695	2,017,872	1,363,749	67.58	654,123	4
3.53	1,054	367,021	7,442	(213,670) ²	126,009 ²	58.97 ²	87,661 ²	5
				460,009 ³	298,751 ³	64.94 ³	161,258 ³	
3.74	34,200	1,246,266	211,724	1,596,793	1,143,618	71.60	453,175	6
3.58	365,297	5,542,896	296,191	11,437,298	7,776,848	68.00	3,660,450	7
3.61	396,508	7,455,445	855,003	9,031,589	4,469,058	49.48	4,562,531	8
4.35	45,694	498,867	158,602	1,117,828	636,777	56.97	481,051	9
3.69	279	33,068	8,651	79,141	22,558	28.50	56,583	10
3.57	137,995	4,502,599	194,342	5,086,720	2,351,809	46.20	2,734,911	11
3.58	3,237,332	49,920,930	6,848,511	69,513,204	43,541,419	62.64	25,971,785	12
2.92	—	198,759	—8,628	238,644	98,709	41.36	139,935	13
3.77	152,311	3,151,221	483,403	3,791,257	2,230,539	58.83	1,560,718	14
3.83	216,197	2,815,873	792,846	4,470,534	2,423,419	54.21	2,047,115	15
4.11	231,246	2,348,004	746,753	3,562,474	2,242,098	62.93	1,320,376	16
3.40	351,415	21,539,834	2,035,892	(20,553,817) ²	13,213,890 ²	63.28 ²	7,339,927 ²	17
				(17,582,211) ³	10,249,460 ³	58.29 ³	7,332,751 ³	
1.33	—	12	5,250	350	—	—	350	18
3.70	543,784	15,525,679	1,925,362	18,928,335	10,668,240	56.36	8,260,095	19
3.68	1,962	128,790	39,421	249,561	156,824	62.90	92,737	20
3.66	3,178,441	128,224,092	15,646,738	(124,994,203) ²	73,722,936 ²	58.98 ²	51,271,267 ²	21
				76,944,023 ³	38,493,557 ³	50.03 ³	38,450,466 ³	
3.58	40	19,106	4,557	31,256	6,653	21.29	24,603	22
4.25	782	53,375	84,177	151,996	74,418	48.96	77,578	23
3.25	218	8,670	46,472	243,074	115,329	47.46	127,745	24
3.55	3,594,518	31,137,455	6,781,668	42,904,011	28,250,183	65.84	14,653,828	25
3.25	11,773	16,191,730	1,808,123	23,652,209	15,020,247	63.50	8,631,962	26
3.33	38,138	1,056,342	12,614	1,342,459	639,129	47.61	703,330	27
3.53	85,000	4,942,098	656,126	5,743,782	3,237,945	56.37	2,505,837	28
3.70	193,449	9,227,567	2,096,106	14,201,221	7,509,858	52.88	6,691,363	29
3.85	7,087,939	53,467,472	19,418,056	68,140,500	39,805,084	58.42	28,335,416	30
4.03	20,829	395,813	146,925	1,349,669	849,610	62.95	500,059	31
4.03	100,492	29,354,394	11,311,947	42,148,812	25,059,967	59.46	17,088,845	32
2.63	362	13,220	16,474	44,374	28,758	64.81	15,616	33
3.97	749,186	17,374,249	3,356,250	20,579,650	12,454,220	60.52	8,125,430	34
3.48	233,864	5,801,525	231,664	6,106,867	2,965,141	48.55	3,141,726	35
3.99	236,668	9,107,224	1,652,751	9,428,853	5,053,455	53.60	4,375,398	36
3.46	3,689,790	93,679,362	3,702,459	(93,034,379) ²	51,941,398 ²	55.83 ²	41,092,981 ²	37
				(66,080,751) ³	33,077,510 ³	50.06 ³	33,003,241 ³	
3.90	—	592,243	102,902	1,070,778	428,910	40.06	641,868	38
3.60	22,135	620,611	76,013	887,392	627,835	70.76	259,557	39
3.65	7,533	204,694	19,109	1,441,900	977,259	67.78	464,641	40
3.53	110,183	4,351,187	844,870	6,013,480	3,369,959	56.04	2,643,521	41
3.67	211,253	7,450,866	1,010,549	13,308,999	8,451,835	63.50	4,857,164	42
3.23	1,875,512	20,878,622	4,237,974	42,693,557	27,399,343	64.18	15,294,214	43
3.66	225,336	10,220,286	391,163	12,776,923	8,296,877	64.94	4,480,046	44
3.32	1,123	44,289	14,843	607,243	482,335	79.43	124,908	45
3.94	428	633,348	218,731	898,313	613,790	68.33	284,523	46
3.83	14,270	240,035	56,918	407,183	305,958	75.14	101,225	47
3.66	\$28,239,966	\$578,042,464	\$91,686,370	{ \$728,977,762 ²	\$440,980,969 ²	60.49 ²	\$287,996,793 ²	
				161,066,994 ³	82,119,278 ³	50.98 ³	78,947,716 ³	

¹ Policy year ends October 31.² Includes General Insurance Guaranty Fund.

TABLE M. — SOURCES OF GAIN OR LOSS IN SURPLUS

NAME OF COMPANY	Gain or Loss from Mortality on Annuities	Reserves on Lapsed and Surrendered Policies	Allowed on Lapsed and Surrendered Policies	Gain or Loss from Changes and Restorations	Gain from Lapses, Surrenders and Changes	Dividends to Stockholders
1 Acacia Mutual . . .	\$-2,230	\$2,694,152	\$2,648,770	-\$28,802	\$16,580	-
2 Aetna . . .	-73,326	14,697,869	13,347,329	-356,572	993,968	\$1,200,000
3 Bankers National . . .	-1,292	238,798	188,464	-395	49,939	25,000
4 Berkshire . . .	53,693	2,563,804	2,472,377	-	91,427	-
5 Boston Mutual . . .	-	{281,434 ² 782,125 ³ }	229,670 ² 606,570 ³ }	-1,939 ² -9,594 ³ }	49,825 ² 165,961 ³ }	-
6 Columbian National . . .	-6,488	2,008,473	1,787,786	-2,828	217,859	80,000
7 Connecticut General . . .	-444,267	6,809,087	6,515,182	-7,401	286,504	240,000
8 Connecticut Mutual . . .	35,657	9,300,349	8,742,425	-306,211	251,713	-
9 Continental American . . .	-1,917	634,696	623,088	298	11,906	76,504
10 Eastern . . .	-	77,011	57,987	-3,640	15,384	-
11 Equitable of Iowa . . .	-21,105	6,263,080	5,745,045	-63,544	454,491	100,000
12 Equitable of New York . . .	-1,934,997	62,150,298	59,537,854	-56,030	2,556,414	-
13 Farmers and Traders . . .	-	339,906	270,301	-	69,605	30,000
14 Fidelity Mutual . . .	-31,807	4,044,678	3,880,065	607	165,220	-
15 Guardian . . .	-45,236	4,538,400	4,384,107	-3,455	150,838	60
16 Home . . .	-34,585	3,447,074	3,300,822	-550	145,702	-
17 John Hancock Mutual . . .	-184,265	{18,688,313 ² 19,437,958 ³ }	17,998,909 ² 15,958,353 ³ }	12,761	{702,165 ² 3,479,605 ³ }	-
18 Loyal . . .	-	-	-	-	-	-
19 Massachusetts Mutual . . .	11,743	17,052,184	16,858,439	-11,346	182,399	-
20 Massachusetts Protective . . .	-	153,810	115,705	-1,776	36,329	-
21 Metropolitan . . .	{226,368 ² -182 ³ }	92,755,505 ² 140,604,295 ³ }	86,490,570 ² 128,348,718 ³ }	-	{6,264,935 ² 12,255,577 ³ }	-
22 Ministers Mutual . . .	1,799	38,172	37,855	-	317	-
23 Monarch . . .	-	74,661	71,107	-335	3,219	44,560
24 Morris Plan . . .	-	2,087	-	-	2,087	72,000
25 Mutual . . .	-339,922	40,045,258	38,850,277	423,548	1,618,529	-
26 Mutual Benefit . . .	-59,601	25,300,575	25,167,919	-	132,656	-
27 Mutual Trust . . .	5,859	1,803,946	1,615,330	-12,327	176,289	-
28 National . . .	-403,823	6,700,310	6,551,619	-31,312	117,379	-
29 New England Mutual . . .	-142,420	10,753,122	10,650,223	-	102,899	-
30 New York . . .	-1,162,675	62,494,471	57,255,801	76,251	5,314,921	-
31 North American . . .	-254	607,485	577,262	1,499	31,722	-
32 Northwestern Mutual . . .	-13,454	39,385,869	38,840,263	-31,365	514,241	-
33 Paul Revere . . .	-	29,273	6,655	-265	22,353	-
34 Penn Mutual . . .	-580,550	24,146,008	23,789,781	-25,926	330,301	-
35 Phoenix Mutual . . .	11,934	5,496,944	5,228,111	-5,000	263,833	-
36 Provident Mutual . . .	-204,950	10,974,274	10,742,578	-31,747	199,949	-
37 Prudential . . .	-204,686	{59,034,723 ² 140,035,719 ³ }	54,561,137 ² 124,517,060 ³ }	-	{4,473,586 ² 15,518,659 ³ }	2,546 ² 3,741 ³
38 Savings Banks ^{4,5} . . .	-11,017	394,531	393,281	-7	1,243	-
39 Security Mutual . . .	-201	1,305,504	1,250,580	-5,909	49,015	-
40 Shenandoah . . .	-	238,708	227,812	701	11,597	-
41 State Mutual . . .	-14,363	6,006,050	5,898,866	24,101	131,285	-
42 Sun Life (U. S. Branch) . . .	84,158	9,674,764	8,827,529	26,276	873,510	-
43 Travelers . . .	-226,376	21,913,709	20,800,770	-	1,112,939	3,200,000
44 Union Central . . .	39,802	14,736,326	14,271,450	-8,548	456,328	100,000
45 Union Labor . . .	-	30,044	28,300	-	1,744	7,500
46 Union Mutual . . .	-7,513	1,430,468	1,338,913	-6,440	85,115	-
47 United Life and Accident . . .	-113	392,796	378,271	-	14,525	-
Totals . . .	{-\$5,682,420 ² -182 ³ }	\$591,748,999 ² 300,860,097 ³ }	\$562,556,585 ² 269,430,701 ³ }	-\$437,628 ² -9,594 ³ }	\$28,754,785 ² 31,419,802 ³ }	\$5,178,170 ² 3,741 ³ }

² Ordinary.³ Industrial.⁴ Policy year ends October 31.⁵ Includes General Insurance Guaranty Fund.

FOR THE YEAR ENDING DEC. 31, 1935 — Concluded

Dividends allowed Policy- holders	Gain or Loss from Invest- ments	Gain or Loss on Disability Benefits (Excluding Loading)	Gain or Loss on Accidental Death Benefits (Excluding Loading)	Increase in Special Funds plus Gain or Loss from All Other Sources	Surplus Dec. 31, 1934	Increase in Surplus	Surplus Dec. 31, 1935	
\$612,072	\$89,023	\$91,621	\$97,265	\$-146,999	\$937,840	\$-11,571	\$926,269	1
2,245,878	2,861,870	-1,447,534	41,714	-3,807,258	8,941,254	1,901,061	10,842,315	2
54,920	50,014	-37,709	-317	-8,861	270,896	133,417	404,313	3
488,554	-26,547	-25,417	4,078	-566,943	1,112,618	-158,981	953,637	4
{76,511 ² }	18,075	{-3,300 ² }	3,756	-644	322,814	50,513	373,327	5
{82,693 ³ }		{-6,882 ³ }						
15,420	263,782	-100,573	-	80,321	336,557	269,947	606,504	6
1,017,730	364,749	-175,824	142,030	-327,555	3,720,849	889,608	4,610,457	7
4,393,003	1,665,411	-525,723	116,907	-1,363,446	9,157,655	873,047	10,030,702	8
169,798	-50,649	-55,551	14,298	67,574	1,188,392	162,588	1,350,980	9
-	59,241	-9,111	2,705	676	12,310	38,303	50,613	10
2,564,453	-1,160,053	-134,608	123,253	-3,598	4,583,602	-335,469	4,248,133	11
31,251,885	8,021,827	-6,240,708	-10,392	783,551	40,534,051	13,900,735	54,434,786	12
	54,522	-14,649	6,354	14,280	414,690	16,414	431,104	13
1,705,834	-158,591	22,096	4,875	97,651	5,260,980	494,655	5,755,635	14
2,229,662	-1,934,819	-92,904	135,309	1,197,073	5,080,331	42,333	5,122,664	15
1,554,008	-87,681	123,819	-28,795	-8,954	3,195,009	234,609	3,429,618	16
{8,420,174 ² }	-1,836,608	-729,169	329,943	-1,792,857	44,077,676	3,028,613	47,106,289	17
{7,483,910 ³ }								
	3	-	-	199,937	-	202,564	202,564	18
9,501,596	-703,207	-103,924	11,465	-8,775	16,036,483	2,687,753	18,724,236	19
-	-52,161	-4,695	344	9,458	750,134	-44,089	706,045	20
{51,473,789 ² }	-8,061,837	-3,746,976	2,726,906	-19,693,833	244,650,257	14,282,536	258,932,793	21
{42,079,161 ³ }								
2,853	7,653	2,140	-	-1,247	5,663	25,739	31,402	22
27,430	-1,674	440	57	94,389	314,733	116,249	430,982	23
-	49,720	-1,868	-	-16,774	704,168	107,604	811,772	24
24,910,171	-8,554,669	-6,519,836	704,507	-2,571,181	61,315,887	-4,287,227	57,028,660	25
11,781,215	-5,450,560	58,825	-	17,837,676	12,040,584	14,235,254	26,275,838	26
668,400	-63,451	43,495	29,524	-147,213	1,076,390	-9,802	1,066,588	27
3,456,446	573,245	-61,767	46,724	-550,871	8,531,827	244,844	8,776,671	28
8,840,609	-377,769	-131,101	43,628	6,407	15,867,834	863,163	16,730,997	29
39,912,338	-941,659	-10,497,404	1,801,374	-21,888,594	116,898,841	2,658,960	119,557,801	30
-	320,030	-29,967	21,679	-55,328	127,992	526,055	654,047	31
35,687,768	-6,476,423	160,792	-	148,744	51,120,661	-2,623,118	48,497,543	32
-	7,956	2,801	2,208	8,084	161,673	40,906	202,579	33
10,865,973	728,228	-217,234	214,129	-31,347	22,669,724	1,968,003	24,637,727	34
2,406,892	-706,936	-472,236	90,294	-125,542	5,831,563	257,155	6,088,718	35
4,730,370	-1,168,473	40,027	-14,586	9,040,607	9,983,727	9,281,814	19,265,541	36
25,914,068 ² }	-6,070,614	-4,515,220	2,745,808	-29,021,540	70,029,210	2,312,634	72,341,844	37
36,330,165 ³ }								
831,594	1,461	-	-	49,876	1,300,658	265,699	1,566,357	38
68,886	-30,422	-8,011	26,646	-30,801	115,339	158,486	273,825	39
6,996	-67,873	-75,318	9,228	-39,400	241,931	25,619	267,550	40
3,276,723	-1,210,542	3,159	12,627	1,032,916	9,143,907	730,912	9,874,819	41
3,689,350	-3,014,049	-358,883	181,645	-790,689	11,430,764	-1,575,253	9,855,511	42
15,220	5,097,898	-6,423,642	35,399	-1,084,556	15,437,576	3,775,571	19,213,147	43
4,257,812	-2,377,797	-211,632	107,089	1,394,657	2,003,213	-775,498	1,227,715	44
16,853	12,348	1,558	1,205	-32,669	492,201	17,096	509,297	45
275,730	-195,265	-4,591	3,504	-40,148	976,416	-139,290	837,126	46
-	18,446	-30,470	32,021	-23,674	179,598	7,978	187,576	47
<hr/>								
\$299,418,984 ² }	\$-30,514,827	{ \$-42,457,082 ² }	\$9,816,708	\$-52,117,420	\$808,586,478	\$66,868,139	\$875,454,617	
85,975,929 ³ }		{ -6,882 ³ }						

TABLE N. — PRINCIPAL SALARIES PAID DURING THE YEAR 1935

NAME OF COMPANY	DIRECTORS		VICE PRESIDENT	SECRETARY	ASSISTANT SECRETARY	TREASURER	COMPTROLLER	ACTUARY	ASSISTANT ACTUARY	COUNSEL	AUDITOR	SUPERINTENDENT OF AGENCIES
	No.	Amt.	No.	Amt.								
Acacia Mutual	23	\$22,837	2	\$21,667	\$3,615	\$5,400	\$7,200	\$7,200	\$10,200	(4)	\$28,166	— ⁸
Aetna	10	16,880	6	126,735	54,968	— ⁴	— ⁶	26,985 ³	13,860	(2)	— ⁸	— ⁹
Bankers National	16	2,550	3	19,600	—	— ⁴	—	4,450	—	—	—	\$7,500
Berkshire	10	1,210	3	24,250	10,350	12,000	—	16,410	—	—	—	6,500
Boston Mutual	12	4,205	2	18,125	—	— ¹²	—	6,000	4,000	—	—	\$5,300
Columbian National	9	2,140	3	27,518	13,055	4,320	— ¹	4,500	—	18,155	—	5,040
Connecticut General	9	1,720	3	71,933	54,083	—	8,983	10,958	15,038	9,979	—	9,550
Connecticut Mutual	9	10,200	4	68,917	14,200	—	—	8,500	6,000	—	—	12,500
Continental American	15	2,200	4	17,787	4,100	4,800	5,500	7,000	3,867	2,400	—	—
Eastern	21	403	2	7,740	—	—	—	—	—	—	—	— ⁹
Equitable of Iowa	6	1,800	5	73,948	30,840	— ⁴	—	10,500 ³	13,200	(3)	6,000	— ⁹
Equitable of New York	28	18,820	10	242,235	44,000	22,500	—	— ¹¹	23,770	105,800	17,875	41,000
Farmers and Traders	17	1,151	2	43,000	—	4,000	5,060	—	9,223	208	6,250	7,000
Fidelity Mutual	9	3,625	3	47,000	6,750	—	— ⁶	17,800	7,000	—	—	— ⁹
Guardian	17	6,120	2	17,500	8,000	8,000	—	10,000	10,000	10,000	—	10,000
Home	14	8,916	5	72,000	10,833	—	—	5,500 ²	10,633	—	13,300	8,667
John Hancock Mutual	11	5,300	6	128,050	38,475	— ⁴	—	— ³	19,950	(3)	20,700 ⁷	13,300
Loyal	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Mutual	8	4,220	5	109,850	38,040	—	—	17,400 ³	14,700	(2)	23,750	7,608
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—
Metropolitan	19	21,750	17	483,850	160,150	10,000	28,900	55,250	92,750	(8)	16,200	234,859
Ministers Mutual	—	—	—	—	—	27,625	—	—	—	—	—	—
Monarch	1	300	2	5,000	9,300	300	—	6,000	—	—	—	6,000
Morris Plan	10	660	2	33,600	15,660	—	—	—	—	—	—	—
Mutual	35	10,660	1	15,000	—	—	—	—	—	—	—	—
Mutual Benefit	9	31,240	6	210,833	16,831	23,958	18,667	35,938 ³	9,000	— ⁷	21,087	— ⁹
Mutual Trust	5	1,080	6	104,200	4,000	14,500	—	— ⁴	31,000	(2)	23,722	5,500
National	9	4,125	2	59,200	5,916	—	—	— ¹¹	—	—	—	—
National	9	4,125	4	59,200	10,850	10,000	—	10,000	13,200	(2)	6,600	8,100
New England Mutual	5	2,020	5	108,000	43,280	—	—	12,874 ³	33,599	(2)	60,018	16,500
New York	24	38,760	4	298,771	127,697	41,176	19,583	7,500	12,874 ³	(2)	13,720	31,021
North American	5	420	2	98,000	13,050	—	—	—	—	—	—	—
Northwestern Mutual	22	3,100	2	19,722	3,862	7,500	16,000	—	32,333	22,000	5,833	18,000
Paul Revere	—	—	—	—	—	—	—	—	—	—	—	—
Penn Mutual	26	12,640	4	135,000	8,362	11,700	— ⁶	40,950	13,088	(2)	22,000	11,700
Phoenix Mutual	13	8,060	5	68,062	7,600	8,042	5,200	5,500 ⁵	—	6,958 ⁷	9,725	—

Provident Mutual	15	18,780	36,000	4	79,000	5,833 ³ (4)	25,250	10,000	—	— ⁵ (2)	12,550	—	7,000	17,000
Prudential	16	32,780	100,000	14	445,151	19,500 (13)	176,118	18,000	18,000 (2)	34,000 ⁵ (7)	57,295	—	7,400	—
Security Mutual	5	1,345	13,750	1	3,823	4,667	—	6,625	7,500	9,167	—	4,583	8,750	—
Shenandoah	—	—	13,000	2	29,000	—	—	— ¹⁰	—	5,625	—	—	—	—
State Mutual	14	6,850	36,000	2	33,250	11,400 (2)	7,160	11,000	7,000	12,350	7,125	—	11,000	—
Sun Life	12	31,506	55,000	2	50,000	15,000 (4)	42,300	17,750 ⁴	14,000 (3)	36,625 (3)	13,500	—	14,000	53,100
Travelers	12	10,389	47,250	9	212,384	67,442 (22)	179,305	15,288	16,394 (4)	33,577 ⁵ (5)	34,600	—	8,950	27,440
Union Central	5	1,516	31,500	5	82,050	11,700 (6)	35,417	9,000	—	10,800	7,200	—	2,397	9,000
Union Labor	—	—	12,000	2	8,575	—	—	—	—	— ⁵	—	—	—	—
Union Mutual	9	3,235	12,750	2	16,125	6,760	—	—	—	—	3,117	—	—	—
United Life and Accident	9	560	6,000	1	1,320	4,200	1,900	3,700	—	— ²	2,600	3,780	—	3,500

¹ President also comptroller.² President also actuary.³ One vice-president also secretary.⁴ One vice-president also treasurer.⁵ One vice-president also actuary.⁶ One vice-president also comptroller.⁷ One vice-president also counsel.⁸ One vice-president also auditor.⁹ One vice-president also superintendent of agencies.¹⁰ Secretary also treasurer.¹¹ Secretary also actuary.¹² Assistant secretary also treasurer.¹³ Actuary also comptroller.

TABLE O. — SHOWING PRINCIPAL DEPOSITORIES OF COMPANIES IN 1935 AND BALANCES IN THE MONTHS OF MARCH, JUNE, SEPTEMBER, AND ON DECEMBER 31

NAME OF COMPANY	Name of Bank	Location of Bank	March	June	Sept.	Dec. 31	Rate of Interest (Per Cent)
Acacia Mutual	Hamilton National	Washington, D. C.	\$264,849	\$207,348	\$227,107	\$102,583	-
	Columbia National	Washington, D. C.	199,067	205,068	212,413	152,608	-
	National Savings and Trust Co.	Washington, D. C.	202,840	228,123	202,840	106,916	-
Aetna	First National	New York, N. Y.	15,598,521	15,627,513	16,182,287	6,632,344	0-1/4
	Hartford National and Trust Co.	Hartford, Conn.	5,959,866	5,363,059	5,475,492	4,851,326	0-1/4
Bankers National	Chemical Bank and Trust Co.	New York, N. Y.	1,001,582	1,002,181	1,002,770	1,002,770	0-1/4
	Fidelity Union Trust Co.	Newark, N. J.	175,765	101,542	88,651	72,827	-
	Commercial Trust Co.	Jersey City, N. J.	88,243	37,615	43,641	72,823	-
Berkshire	Chase National	New York, N. Y.	751,722	1,129,610	1,381,590	1,416,050	-
	Union Trust Co.	Pittsburgh, Pa.	259,185	202,265	199,705	175,435	-
	Central Hanover and Trust Co.	New York, N. Y.	76,607	248,199	213,325	214,590	-
Boston Mutual	First National	Boston, Mass.	241,022	296,035	241,974	183,713	-
	State Street Trust Co.	Boston, Mass.	25,428	278,443	264,731	178,606	-
	Boston Safe Deposit and Trust Co.	Newton Centre, Mass.	393,506	656,161	53,320	32,450	-
Columbian National	National Shawmut	Boston, Mass.	399,706	462,678	347,483	376,970	-
	State Street Trust Co.	Boston, Mass.	347,808	386,608	372,266	94,286	-
Connecticut General	First National	Hartford, Conn.	1,981,022	1,557,281	2,197,248	2,836,971	-
	The Commercial National Bank and Trust Co.	Hartford, Conn.	1,837,820	1,411,390	1,869,866	2,449,476	-
	Hartford National and Trust Co.	New York, N. Y.	1,096,668	933,121	1,904,835	731,462	-
Connecticut Mutual	Hartford National and Trust Co.	Hartford, Conn.	3,050,393	3,019,752	3,521,447	2,556,795	1/2-1
	The Hartford Connecticut Trust Co.	Hartford, Conn.	3,236,533	2,910,792	3,218,555	3,210,833	1/2-1
Continental American Eastern	Phoenix-State Bank and Trust Co.	Hartford, Conn.	2,769,948	2,363,172	2,577,575	2,152,638	1/2-1
	Wilmington Trust Co.	Wilmington, Del.	297,735	341,011	371,384	237,619	1/2-1
	Chase National	New York, N. Y.	25,089	33,370	32,520	25,632	-
Equitable of Iowa	Bankers Trust Co.	New York, N. Y.	1,613,401	2,343,848	889,162	645,993	-
	Central National Bank and Trust Co.	Des Moines, Ia.	878,402	1,014,038	848,481	717,117	-
Equitable of New York	Continental-Illinois Bank and Trust Co.	Chicago, Ill.	697,640	42,817,103	50,883,028	614,065	-
Farmers and Traders	Chase National	New York, N. Y.	20,229,436	20,257,890	25,123,487	15,830,905	-
	Guaranty Trust Co.	New York, N. Y.	19,881,489	19,895,890	22,303,921	13,100,102	-
Fidelity Mutual	Lincoln National and Trust Co.	Syracuse, N. Y.	67,701	125,674	101,943	125,063	-
	Corn Exchange National and Trust Co.	Philadelphia, Pa.	1,372,113	1,151,154	1,514,140	1,381,690	0-1/2-1
	First National	New York, N. Y.	1,298,052	975,028	857,237	849,678	1
	Chemical Bank and Trust Co.	Philadelphia, Pa.	762,274	759,278	579,929	457,945	-
Guardian	Bank of the Manhattan Co.	New York, N. Y.	1,697,309	1,509,351	1,548,705	1,846,374	-
	The Continental Bank and Trust Co.	New York, N. Y.	1,041,677	1,010,844	1,217,271	1,191,468	-
	Central Hanover Bank and Trust Co.	New York, N. Y.	1,011,988	823,976	1,027,168	942,585	-
	Corn Exchange Bank Trust Co. (Washington Branch)	New York, N. Y.	1,305,129	1,355,030	941,572	817,144	-
Home	Central Hanover Bank and Trust Co.	New York, N. Y.	409,462	409,462	409,462	250,000	-
	Bankers Trust Co.	New York, N. Y.	300,000	450,000	450,000	450,000	-

John Hancock Mutual	First National	Boston, Mass.	11,038,004	9,410,782	15,791,410	9,735,217
Loyal	National Shawmut	Boston, Mass.	1,517,448	1,516,062	2,050,083	3,048,680
Massachusetts Mutual	Guaranty Trust Co.	New York, N. Y.	1,267,421	906,086	1,992,823	1,979,279
Massachusetts Protective	State Street Trust Co.	Boston, Mass.	4,833,127	5,124,393	3,793,798	2,654,741
Metropolitan	New York Trust Co.	New York, N. Y.	3,307,042	2,365,382	1,608,727	1,835,014
Ministers Mutual	New York Trust Co.	New York, N. Y.	1,934,460	1,698,490	1,094,857	1,942,674
Monarch	State Street Trust Co.	Boston, Mass.	355,070	466,764	210,136	169,087
Morris Plan	Worcester County Trust Co.	Worcester, Mass.	66,332,995	59,888,192	60,817,710	24,783,258
Mutual	Chase National (Metropolitan Branch)	New York, N. Y.	8,070,791	8,073,236	8,075,081	4,078,100
Mutual Benefit	Central Hanover Bank and Trust Co.	New York, N. Y.	8,077,463	8,079,908	8,082,353	4,084,771
Mutual Trust	New York Trust Co.	New York, N. Y.	27,005	34,234	47,122	55,723
National	State Street Trust Co.	Boston, Mass.	51,869	55,243	81,077	40,856
New England	Union Trust Co.	Springfield, Mass.	37,377	35,271	35,408	43,552
New York	Chase National	New York, N. Y.	10,332,957	16,983,275	13,084,046	10,561,059
North American	Guaranty Trust Co.	New York, N. Y.	8,558,000	11,596,828	9,548,495	7,088,495
Northwestern Mutual	National City Bank of N. Y.	New York, N. Y.	9,694,426	10,087,909	9,665,838	8,743,687
Paul Revere	First National	New York, N. Y.	3,103,315	3,019,532	2,789,346	2,585,996
Penn Mutual	National State	Newark, N. J.	2,930,107	2,898,566	2,770,305	2,516,090
Phoenix Mutual	National Newark and Essex Banking Co.	Newark, N. J.	2,747,925	2,857,825	1,895,235	1,624,433
Provident Mutual	Bankers Trust Co.	New York, N. Y.	235,030	254,616	292,651	306,504
Prudential	First National	Chicago, Ill.	193,987	95,814	113,285	198,259
	Northern Trust Co.	Chicago, Ill.	100,000	100,000	100,000	104,654
	Continental Illinois National	Chicago, Ill.	856,231	1,734,727	2,296,826	1,972,085
	Central Hanover Bank and Trust Co.	New York, N. Y.	858,588	1,613,249	2,036,603	1,641,258
	Chemical Bank and Trust Co.	New York, N. Y.	805,159	1,340,964	2,128,998	1,965,870
	First National	Boston, Mass.	8,251,995	9,040,203	10,776,997	6,723,851
	Merchants National	Boston, Mass.	10,460,975	10,336,410	11,316,529	6,712,245
	Boston Safe Deposit and Trust Co.	Boston, Mass.	1,255,429	1,256,098	1,246,891	1,248,870
	Chase National (Madison Square Branch)	Boston, Mass.	10,513,510	12,799,014	10,084,417	6,131,947
	Chemical Bank and Trust Co. (Fifth Avenue Office)	New York, N. Y.	10,521,747	12,144,625	9,716,139	5,967,181
	New York Trust Co.	New York, N. Y.	7,981,825	10,049,232	9,532,007	5,605,070
	Bankers Trust Co.	New York, N. Y.	176,312	503,515	142,577	208,712
	Chase National	New York, N. Y.	322,359	139,334	160,160	192,817
	First Wisconsin National	New York, N. Y.	3,728,096	4,143,263	3,376,031	1,440,163
	First National	New York, N. Y.	2,778,319	2,569,550	1,671,771	1,807,886
	Worcester County Trust Co.	Milwaukee, Wis.	2,094,693	3,523,152	1,479,887	1,631,550
	Philadelphia National	Chicago, Ill.	1,038,005	3,175,977	83,005	123,792
	First National	Worcester, Mass.	2,331,710	1,632,162	1,532,162	1,846,698
	Grand Trust Co.	Philadelphia, Pa.	1,684,012	2,343,994	1,491,504	1,960,074
	Phoenix State Bank and Trust Co.	Philadelphia, Pa.	1,182,124	1,892,556	1,914,480	1,690,321
	Hartford National and Trust Co.	Philadelphia, Pa.	3,390,922	5,004,914	4,474,352	4,713,932
	Bankers Trust Co.	Hartford, Conn.	750,669	775,890	772,328	717,956
	Provident Trust Co.	Hartford, Conn.	1,148,180	1,210,715	218,063	181,779
	The Philadelphia National	New York, N. Y.	5,808,093	4,524,507	4,559,252	4,422,313
	Central Hanover Bank and Trust Co.	Philadelphia, Pa.	1,507,986	4,047,409	3,757,874	3,378,601
	Guaranty Trust Co.	Philadelphia, Pa.	82,206	821,995	925,697	742,698
	Chase National	New York, N. Y.	15,842,087	17,553,506	22,714,144	26,065,251
	Fidelity Union Trust Co.	New York, N. Y.	15,385,758	15,777,357	22,327,966	24,591,019
		Newark, N. J.	4,428,901	8,117,128	10,359,286	8,258,292

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TABLE O. — SHOWING PRINCIPAL DEPOSITORIES OF COMPANIES IN 1935, ETC. — Concluded

NAME OF COMPANY	Name of Bank	Location of Bank	March	June	Sept.	Dec. 31	Rate of Interest (Per Cent)
Security Mutual	First National	Binghamton, N. Y.	\$220,724	\$477,402	\$195,205	\$271,818	-
Shenandoah	Mountain Trust Co.	Roanoke, Va.	50,000	50,000	50,000	50,000	2½
State Mutual	Bank of New York and Trust Co.	New York, N. Y.	2,978,981	2,849,490	2,974,409	2,675,741	-
Sun Life (U. S. Branch)	Second National	Boston, Mass.	1,549,133	1,511,049	1,619,740	1,282,400	-
	State Street Trust Co.	Boston, Mass.	1,269,120	1,330,568	1,437,179	1,101,164	-
	Bankers Trust Co. (Indenture Trust "B")	New York, N. Y.	3,556,754	3,040,001	2,536,111	1,480,783	-
	National City	New York, N. Y.	814,292	2,311,867	881,729	771,167	-
Travelers	Chase National	New York, N. Y.	5,808,900	5,618,900	4,130,900	2,063,970	-
	Connecticut River Banking Co.	Hartford, Conn.	3,720,500	2,687,200	2,839,300	2,311,583	0-¾
Union Central	First National	Boston, Mass.	2,433,400	2,487,800	1,864,500	1,922,216	-
Union Labor	Irving Trust Co.	New York, N. Y.	1,623,216	2,044,479	1,319,714	414,936	-
	Chemical Bank and Trust Co.	New York, N. Y.	1,712,135	883,764	865,240	691,892	-
	Central Trust Co.	Cincinnati, Ohio	136,581	1,104,236	1,172,163	342,217	-
	Riggs National (Commercial Account)	Washington, D. C.	136,308	88,995	10,849	8,598	-
Union Mutual	Portland National	Portland, Me.	586,400	643,248	339,248	503,904	-
	Central Hanover Bank and Trust Co.	New York, N. Y.	400,000	447,522	727,607	707,049	-
United Life and Accident	Canadian Bank of Commerce	Montreal, Can.	153,184	157,002	156,942	168,266	1-1½
	Mechanics National	Concord, N. H.	141,196	155,552	182,106	66,946	-

TABLE P. — CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS — MISCELLANEOUS COMPANIES

NAME OF COMPANY	Class of Business Written in Massachusetts in 1935	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disburse- ments
Aetna Casualty and Surety	Accident, Health, Liability, including Auto, Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Sprinkler, Steam Boiler, Ma- chinery, and Property Damage and Collision, includ- ing Auto.	\$38,704,257	\$23,276,392	\$3,000,000	\$12,427,865	\$22,674,176	\$17,708,917
Aetna Life, Accident Dept.	Accident, Health, Liability, including Auto., and Work- men's Compensation	- ¹	28,391,762	- ¹	- ¹	20,193,484	21,697,941
American Automobile	Auto, Liability, and Auto, Property Damage	14,189,206	8,532,612	1,000,000	4,656,594	10,153,193	8,300,612
American Bonding	*Fidelity, Surety, Plate Glass, and Burglary and Theft	1,787,428	259,864	1,000,000	527,564	551,588	442,844
American Credit Indemnity	Credit	3,122,313	1,669,208	500,000	933,105	1,317,249	1,024,556
American Employers	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	8,721,593	5,629,543	1,000,000	2,092,050	6,172,246	4,918,267
American Motorists	Accident, Liability, including Auto., Workmen's Com- pensation, Surety, Plate Glass and Property Damage, and Collision, including Auto.	5,698,649	4,142,240	650,000	906,409	5,210,833	4,373,250
American Mutual Liability	Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery and Property Damage, and Collision, including Auto.	23,839,935	18,424,979	200,000 ²	5,214,956	18,395,651	15,851,144
American Policyholders'	Liability, including Auto., Workmen's Compensation, and Property Damage and Collision, including Auto.	1,626,060	988,218	300,000	337,842	1,014,194	861,626
American Re-Insurance	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, and Property Damage and Col- lision, including Auto.	10,440,136	4,899,304	1,000,000	4,540,832	3,161,847	1,895,075
American Surety	Liability, Other than Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, other than Auto.	24,193,393	12,426,342	7,500,000	4,267,051	10,634,124	9,231,064
Arrow Mutual Liability	Accident, Health, Liability, other than Auto., and Workmen's Compensation	536,040	283,691	-	252,349	284,275	225,330
Bankers Indemnity	Accident, Liability, including Auto., Workmen's Com- pensation, Fidelity, Plate Glass, Burglary and Theft, Auto, Property Damage, and Property Damage and Collision, other than Auto.	5,770,473	4,113,805	800,000	856,668	4,747,832	3,859,005
Boston Casualty	Accident and Health	137,202	24,754	100,000	12,448	151,404	138,434

¹ See Table A, Life Department.² Guaranty capital.

* Authorized. Business reinsured 100%.

TABLE P. — CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	Class of Business Written in Massachusetts in 1935	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disburse- ments
Car and General	Liability, including Auto, Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	\$2,866,403	\$1,634,014	\$500,000 ¹	\$732,389	\$1,573,135	\$1,592,273
Central Surety and Insurance	Accident, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto, Property Damage, and Property Damage and Collision, other than Auto.	5,029,577	3,121,460	1,000,000	908,117	3,700,482	3,149,371
Century Indemnity	Accident, Health, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	8,570,702	5,933,247	1,000,000	1,637,515	5,723,072	5,201,571
Columbia Casualty	Accident, Health, Liability, other than Auto, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, other than Auto.	5,922,619	2,573,620 155,932	1,000,000	2,348,999	1,495,405 201,452	1,396,318 215,191
Columbian National Life, Accident Dept. Commercial Casualty	Accident, Health, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	8,894,159	7,001,743 2,747,682	1,000,000	892,416	6,775,505 1,818,313	7,333,377 1,046,594
Connecticut General Life, Accident Dept. Continental Casualty	Accident, Health, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	24,335,927 4,134,247 227,437	19,631,175 2,295,393 90,016	1,750,000 1,500,000 100,000	2,954,752 338,854 37,421	17,358,863 1,210,145 183,929	15,283,619 1,332,531 195,476
Conveyancers Title Craftsman Insurance Eagle Indemnity	Accident and Health Accident, Health, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	6,915,512	4,516,337	1,000,000	1,399,175	2,973,757	3,366,620
Eastern Mutual	Accident, Health, Liability, including Auto, Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	483,010	236,005	-	247,005	239,851	223,028
Electric Mutual Liability	Liability, including Auto, Workmen's Compensation, and Auto, Property Damage	792,169	240,509	-	551,660	311,074	215,154
Employers' Liability	Auto, Property Damage, and Property Damage and Collision, other than Auto.	37,767,356	29,456,746	750,000 ¹	7,560,610	31,416,980	28,111,323

Employers Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Credit, and Auto. Property Damage and Collision	11,657,975	7,544,865	1,500,000	2,613,110	6,959,428	5,292,734
		- 2	9,145,491	- 2	- 2	3,316,132	3,632,975
Equitable Life, Accident Dept.	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, Machinery, Credit, and Property Damage and Collision, including Auto.	17,066,598	12,712,009	500,000 ¹	3,854,589	9,039,919	7,657,414
European General Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	5,519,609	4,623,804	750,020	145,785	3,495,039	3,330,867
Excess Insurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	9,979,338	3,913,960	250,000 ³	5,815,378	3,281,476	2,396,282
		842,546	249,527	450,000	143,019	794,702	729,291
Factory Mutual Liability	Auto, Liability, and Auto. Property Damage and Collision	57,413	23,489	-	33,924	1,653	56,175
Federal Life and Casualty	Accident and Health	40,697,165	29,140,287	2,250,000	9,306,878	29,117,899	22,913,929
Federal Mutual Liability	* Liability, including Auto., Workmen's Compensation, and Property Damage and Collision, including Auto.	20,015,858	14,192,392	2,400,000	3,423,466	11,606,539	9,538,794
Fidelity and Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	7,829,492	4,741,574	1,000,000	2,087,918	4,486,734	3,986,039
Fidelity and Deposit	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	1,611,236	720,239	500,000	390,997	512,720	678,543
Fireman's Fund Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	28,333,592	18,218,454	450,000 ¹	9,665,138	18,110,533	16,528,353
First Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	12,070,447	7,991,114	1,000,000	3,085,333	5,457,836	4,952,838
General Accident Fire and Life	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	9,097,643	6,389,682	1,000,000	1,707,961	7,415,079	6,150,149
General Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	33,100,927	23,213,408	2,500,000	7,387,519	15,629,443	15,794,339
Glen Falls Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.						
Globe Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.						

* Authorized. Business reinsured 100%.

¹ Deposit capital.² See Table A, Life Department.³ Guarantee fund.

TABLE P. — CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	Class of Business Written in Massachusetts in 1935	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disburse- ments
Great American Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	\$12,368,183 1,935,022	\$8,564,535 365,996	\$1,000,000 200,000 ¹	\$2,803,648 1,369,026	\$8,780,551 474,630	\$7,953,436 372,507
Guarantee Company of North America Hardware, Mutual Casualty	Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	7,333,078	5,762,126	—	1,570,952	7,557,086	6,558,249
Hartford Accident and Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	53,625,965 1,236,247 18,669,016	39,113,800 272,604 8,279,475	3,000,000 500,000 3,000,000	11,512,165 463,643 7,389,541	34,199,978 426,308 5,323,968	29,222,602 436,751 5,444,089
Hartford Live Stock	Live Stock						
Hartford Steam Boiler	Steam Boiler and Machinery						
Home Indemnity	Accident, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto, Property Damage, and Property Damage and Collision, other than Auto.	5,365,472	2,970,724	1,050,000	1,344,748	2,303,836	2,268,315
Indemnity Insurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	22,141,224 3,658,865 1,933,997 ²	17,233,833 1,867,007 103,961	1,000,000 300,000 500,000	3,907,391 1,791,858 1,540,036	12,463,135 1,806,959 233,414	10,940,561 1,304,656 258,652
Interboro Mutual Indemnity	Auto, Liability and Auto, Property Damage	535,542	101,154 19,577	15,965	38,797	400,990	285,037
International Fidelity	Accident and Health						
John Hancock Mutual Life, Accident Dept. Lawyers Title	Accident, Liability, including Auto., Workmen's Compensation, Fidelity, Plate Glass, Burglary and Theft, Collision, including Auto.	37,137,191	27,478,207	200,000 ³	9,458,984	28,738,433	21,999,231
Liberty Mutual	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	14,086,025	9,468,113	750,000 ¹	3,867,912	7,690,901	7,750,414
London Guarantee and Accident	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, Credit, and Property Damage and Collision, including Auto.	5,173,854 1,464,770	3,468,426 558,160	750,000 200,000	955,428 706,610 ⁴	3,164,196 1,275,033	2,821,468 1,172,479
London & Lancashire Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	22,588,607	18,520,979	—	4,067,628 ²	21,147,173	18,416,542
Loyal Protective Lumbermens Mutual Casualty	Accident, Liability, including Auto., Workmen's Compensation, Fidelity, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.						

Maryland Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Sprinkler, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	35,764,822 2,404,251	28,524,572 2,125,434	2,797,233 125,000	4,443,017 153,817	25,410,804 1,936,389	25,153,560 1,420,857
Massachusetts Accident Massachusetts Bonding and Insurance	Accident and Health Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	17,611,565	12,713,653	2,000,000	2,897,912	14,350,679	12,428,761
Massachusetts Casualty	Accident and Health	193,240	40,382	100,000	12,864	104,092	94,014
Massachusetts Indemnity	Accident and Health	684,696	323,065	100,000	261,041 ⁶	716,556	705,801
Massachusetts Plate Glass	Plate Glass	339,518	73,399	200,000	86,119	97,618	82,887
Massachusetts Protective	Accident and Health	8,565,841	5,548,442	1,000,000	2,017,399	6,775,062	6,477,825
Massachusetts Title	Title	125,433	817	104,200	20,446	16,593	12,907
Medical Protective	Liability, other than Auto.	2,898,629	1,881,388	300,000	717,241	1,172,012	1,147,795
Merchants Mutual Casualty	Liability, including Auto., Workmen's Compensation, Plate Glass, and Property Damage and Collision, including Auto.	3,012,575	2,562,380	—	450,195 ⁷	2,616,810	2,737,080
Metropolitan Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Water Damage, and Property Damage and Collision, including Auto.	8,176,357	6,802,510	1,000,000	373,847	4,980,211	6,443,937
Metropolitan Life, Accident Dept.	Accident and Health	— ²	10,659,000	— ²	— ²	15,929,255	14,924,332
Monarch Life, Accident Dept.	Steam Boiler and Machinery	907,366	249,037	—	658,329	2,264,798	2,150,942
Mutual Boiler	Accident and Health	407,615	106,439	150,000	151,176	457,154	417,200
National Accident and Health	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto, Property Damage, and Property Damage and Collision, other than Auto.	3,258,528	1,650,930	750,000	857,598	2,483,929	2,177,030
National Casualty	Auto, Liability and Auto., Property Damage and Collision	999,028	607,901	200,000 ³	191,127	771,134	610,393
National Grange Mutual Liability	Fidelity, Surety, Plate Glass, Burglary and Theft, and Credit	15,902,433	10,168,646	1,000,000	4,733,787	10,114,807	7,740,233
National Surety Corporation	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	20,322,313	17,141,005	1,000,000	2,181,308	15,077,833	15,122,300
New Amsterdam Casualty	Plate Glass	530,424	258,161	200,000	72,263	387,031	393,634
New Century Casualty	Liability, including Auto., Fidelity, Surety, Plate Glass, Burglary and Theft, Auto, Property Damage, and Property Damage and Collision, other than Auto.	3,935,018	2,487,918	1,000,000	447,100	2,393,241	2,350,354
New York Casualty	Accident and Health	2,485,368	1,708,233	400,000	377,135	2,968,158	2,858,634
North American Accident	Accident, Liability, other than Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, other than Auto.	2,798,935	1,768,855	500,000	530,080	1,321,481	2,451,929
Norwich Union Indemnity	Property Damage and Collision, other than Auto.						

¹ Deposit capital.
² See Table A, Life Department.
³ Guaranty fund.
⁴ Includes \$44,800 special fund for natural death contracts of Loyal Protective Association.
⁵ Includes \$200,000 advanced to surplus in 1922.
⁶ Includes \$120,800 special fund for natural death contracts of Fraternal Protective Association.
⁷ Includes \$100,000 contributed in 1932 under Section 341 A (4) of the New York Insurance Law.

Transit Mutual	Workmen's Compensation	321,615	67,388	—	254,227	107,312	96,577
Transportation Mutual	Auto. Liability	305,898	234,709	—	71,189	131,066	119,747
Travelers, Accident Dept.	Accident, Health, Liability, including Auto., and Workmen's Compensation	— ²	70,222,830	— ²	—	— ²	46,903,878
Travelers Indemnity	Liability, including Auto., Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	25,735,111	9,040,624	3,000,000	13,694,487	11,194,494	10,243,083
Twin Mutual Liability	Accident and Health	17,786	51,331	—	— ³⁴	341	1,408
United Casualty	Accident and Health	200,588	57,375	100,000	43,013 ⁴	240,595	229,944
United Life and Accident, Accident Dept.	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	— ²	275,955	— ²	— ²	120,872	120,503
United States Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	8,087,876	6,169,495	1,000,000	918,381	5,633,504	5,684,986
United States Fidelity and Guaranty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Water Damage and Property Damage and Collision, including Auto.	45,295,937	33,970,756	2,800,000	8,525,181	32,938,384	31,877,974
United States Guarantee	Accident, Liability, including Auto., Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	11,998,155	5,695,659	1,000,000	5,302,496	5,222,319	4,001,725
United States Mutual Liability	Liability, including Auto., and Workmen's Compensation	536,460	299,452	—	237,008	218,120	199,753
Utica Mutual	Liability, including Auto., Workmen's Compensation, Plate Glass, and Property Damage and Collision, including Auto.	9,450,620	7,485,153	—	1,965,467	5,146,456	4,580,173
Washington National	Accident and Health	4,054,438	2,752,000	600,000	702,438	5,948,490	5,329,992
Western Casualty	Workmen's Compensation	786,206	341,911	250,000	194,295	370,383	309,581
Zurich General Accident and Liability	Accident, Health, Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	22,962,765	17,058,029	350,000 ¹	5,554,736	13,466,894	11,191,855

¹ Deposit capital.² See Table A, Life Department.³ Guaranty fund.⁴ Includes \$25,500 special fund for natural death contracts of United States Indemnity Society.

TABLE Q. — INCOME DURING 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Net Premiums Written	INTEREST		Rents	Profit on Sale and Increase in Book Value of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds				
Aetna Casualty and Surety	\$21,473,722	\$37,930	\$1,077,343	\$16,137	\$59,702	\$6,623	\$22,674,176
Aetna Life, Accident Dept.	20,165,997	—	—	—	—	27,437	20,193,434
American Automobile	9,354,557	—	586,083	—	205,426	6,894	10,153,193
American Bonding Co. of Baltimore	—	—	48,731	—	44,232	455,829	551,588
American Credit Indemnity	—	—	121,392	2,635	5,268	1,317,249	1,324,884
American Employers'	1,186,416	—	278,522	—	628,020	15,115	6,172,246
American Motorists	5,248,655	—	104,002	—	37,313	5,210,833	5,210,833
American Mutual Liability	5,042,990	17,651	705,782	7,854	23,773	29,527	18,395,651
American Policyholders'	17,231,339	—	48,143	140,099	99,987	4,393	1,014,194
American Re-Insurance	861,208	—	347,835	6,773	233,311	85	3,161,847
American Surety	2,566,434	7,389	332,589	964,380	198,906	30,005	10,634,124
Arrow Mutual Liability	9,082,626	—	18,183	—	24,322	2,000	284,275
Bankers Indemnity	238,770	17,523	163,742	—	139,902	502,253	4,747,832
Boston Casualty	3,916,641	—	4,504	7,536	595	372	151,404
Car and General	1,414,464	—	92,292	—	40,003	26,376	1,573,135
Central Surety and Insurance	3,518,820	25,804	113,560	13,407	22,118	6,114	3,700,482
Century Indemnity	5,475,749	—	239,928	—	5,907	1,401	5,723,072
Columbia Casualty	1,198,519	—	205,681	2,142	71,466	15,774	1,495,405
Columbian National Life, Accident Dept.	201,452	—	—	—	—	—	201,452
Commercial Casualty	5,876,619	208,013	152,770	20,519	12,471	503,063	6,775,505
Connecticut General Life, Accident Dept.	1,817,730	—	662,470	—	—	44	1,818,313
Continental Casualty	16,019,987	26,435	9,301	60,964	577,736	1,970	17,338,863
Conveyancers Title Ins. and Mortgage	877,034	—	327	—	313,794	2,131	1,210,145
Craftsman	169,990	—	250,091	—	3,597	132	183,929
Eagle Indemnity	2,673,927	—	9,262	—	48,180	630	2,973,757
Eastern Mutual	217,310	—	15,109	—	7,432	—	290,851
Electric Mutual Liability	276,393	—	—	—	6,246	—	311,074
Employers' Liability	28,241,987	—	1,038,706	—	1,510,173	37,338	31,416,980
Employers Reinsurance	6,028,723	3,400	97,262	488,114	526,035	6,939,428	6,939,428
Equitable Life, Accident Dept.	38,787	—	37,014	7,849	23,343	1,875	3,316,132
European General Reinsurance	8,267,028	—	51	—	—	—	3,495,039
Excess	8,195,756	59,659	548,337	6,820	158,075	1,124	9,039,919
Factory Mutual Liability	159,511	—	—	—	138,048	—	3,281,476
Federal Life and Casualty	2,975,149	240	284,498	8,544	10,233	—	794,702
Federal Mutual Liability	737,218	—	25,046	—	12,477	—	1,653
Fidelity and Casualty	23,751,089	—	1,658	—	—	—	29,117,899
Fidelity and Deposit	10,257,877	—	1,201,630	19,000	4,033,290	8,116	11,606,539
Fireman's Fund Indemnity	4,190,457	5,207	34,093	287,652	560,127	29,014	4,486,734
First Reinsurance	416,558	—	201,368	—	32,679	1,614	4,486,734
		—	72,909	—	18,835	115	512,720

General Accident Fire and Life	17,043,796	5,047	886,510	645	106,758	67,177	18,110,533
General Reinsurance	4,714,390	13,343	313,455	219	49,488	366,941	5,457,836
Glens Falls Indemnity	6,136,378	219,975	219,975	1,737	8,874	1,004,759	7,415,079
Globe Indemnity	14,181,989	40,989	1,100,145	8,716	165,898	171,773	15,629,443
Great American Indemnity	8,238,693	-	439,595	2,491	9,367	90,405	8,780,551
Guarantee Company of North America	329,638	-	56,489	488	-	-	474,630
Hardware Mutual Casualty	7,244,940	4,235	178,667	586	91,060	36,725	7,557,686
Hartford Accident and Indemnity	32,517,059	8,328	1,521,666	19,523	30,962	102,440	34,109,978
Hartford Live Stock	375,070	-	50,302	3	-	329	426,308
Hartford Steam Boiler	4,454,224	20,950	665,790	1,087	55,685	47,794	5,323,968
Home Indemnity	1,930,063	15,000	189,488	118	-	137,634	2,305,836
Indemnity Insurance	11,419,321	7,483	734,495	4,042	-	298,260	12,463,135
Interboro Mutual Indemnity	1,654,976	-	89,581	968	-	53,572	1,806,959
International Fidelity	110,905	-	77,996	27	-	43,980	233,419
John Hancock Mutual Life, Accident Dept.	400,990	-	-	-	-	-	400,990
Lawyers Title	-	4,941	8,486	-	21,561	3,764	38,797
Liberty Mutual	27,512,404	3,665	983,615	7,940	9,639	179,126	28,738,433
London Guarantee and Accident	7,042,769	-	511,500	6,590	51,166	1,720	7,690,901
Loyal Protective	2,981,790	-	168,926	-	-	13,423	3,164,196
Lumbermens Mutual Casualty	20,343,475	102,060	46,426	926	-	24,306	1,275,033
Maryland Casualty	23,680,302	31,259	422,579	9,936	40,249	222,176	21,147,173
Massachusetts Accident	1,307,993	-	696,439	37,549	204,612	357,950	396,693
Massachusetts Bonding and Insurance	13,424,739	-	74,469	4,327	753	123,847	1,936,389
Massachusetts Casualty	95,170	-	521,548	7,092	141,629	242,330	14,350,679
Massachusetts Indemnity	689,412	-	6,069	350	-	2,371	104,092
Massachusetts Plate Glass	69,552	14,426	22,301	1,319	-	3,338	716,556
Massachusetts Protective	6,432,564	5,019	252,195	1,220	7,534	5,450	97,618
Massachusetts Title	2,135	4,351	202	-	40,807	41,969	6,775,692
Medical Protective	1,039,895	65,149	10,604	191	32,811	23,851	1,172,012
Merchants Mutual Casualty	2,513,163	12,970	45,572	9,919	320	28,359	2,616,810
Metropolitan Casualty	4,470,813	66,036	285,810	3,462	27,073	121,156	4,980,211
Metropolitan Life, Accident Dept.	15,927,599	-	-	-	-	-	15,929,255
Monarch Life, Accident Dept.	2,264,798	-	-	-	-	-	2,264,798
Mutual Boiler	415,298	-	35,152	-	-	6,074	457,154
National Accident and Health	528,202	8,268	5,772	514	3,711	50	546,522
National Casualty	2,252,093	3,611	82,761	262	3,205	138,710	2,483,929
National Grange Mutual Liability	732,484	2,636	20,700	776	-	3,287	771,134
National Surety Corp.	9,134,158	12,294	427,301	3,053	160,597	14,146	10,114,807
New Amsterdam Casualty	13,451,983	7,400	412,527	22,139	441,580	332,883	15,077,833
New Century Casualty	363,004	6,520	6,916	185	9,391	1,015	387,031
New York Casualty	2,204,044	27,874	85,992	94	8,010	59,950	2,393,241
Norwich American Accident	2,874,056	36,988	50,255	1,251	-	5,608	2,968,158
Norwich Union Indemnity	957,277	-	125,009	815	-	228,295	1,321,481
Ocean Accident and Guarantee	10,399,804	476	544,083	4,842	70,060	93,731	11,172,725
Ohio Casualty	4,061,951	9,160	69,766	3,928	4,983	34,552	4,201,608
Paul Revere Life, Accident Dept.	708,562	-	-	-	-	-	708,562

¹ All other income included in Life Department, Table B.

² Includes Life Department.

TABLE Q. --- INCOME DURING 1935 --- MISCELLANEOUS COMPANIES --- Concluded

COMPANIES	INTEREST			Rents	Profit on Sale and Increase in Book Value of Assets	Other Sources	Total
	Mortgages	Stocks and Bonds	All Other Sources				
Peerless Casualty	\$94	\$21,819	\$603	—	\$24,948	\$44	\$894,995
Phoenix Indemnity	—	191,913	1,168	—	18,295	109	3,494,377
Preferred Accident	34,224	253,952	306	\$11,552	39,409	—	3,844,248
Protective Indemnity	12,891	39,964	—	5,338	43,171	—	356,109
Prudential Accident Dept.	—	—	—	—	—	3,236	1,841,858 ¹
Royal Indemnity	1,752	984,407	5,670	1,382	473,398	1,800	12,909,617
Saint-Paul-Mercury Indemnity	—	167,189	292	—	17,874	1,034	3,705,274
Seaboard Surety	—	90,616	862	—	24,173	—	1,245,779
Service Mutual Liability	—	347,841	10	720	72,329	—	2,835,419
Shelby Mutual Plate Glass and Casualty	—	8,347	1,461	—	11,027	5,630	376,275
Standard Accident	5,671	22,999	1,575	3,469	988,430	7,636	14,131,480
Standard Surety & Casualty	9,938	392,319	8,463	105,788	302,811	—	2,853,494
Sun Indemnity	—	115,490	3,093	—	9,976	2,054	4,283,106
Title Insurance Co. of Hampden Co.	3,101	186,149	891	5,220	32,816	718	9,204
Transit Mutual	—	13,257	20	—	2,025	—	107,312
Travelers, Accident Dept.	—	3,461	264	—	238	—	131,066
Travelers Indemnity	—	715,708	738	—	—	83,151	54,341,182 ¹
Twin Mutual Liability	—	—	—	—	71,781	19,671	11,194,494
United Casualty	—	6,817	310	—	—	341	341
United Life and Accident, Accident Dept.	—	—	—	—	5,918	139	240,595
United States Casualty	42,155	248,261	2,687	—	19,423	7,758	120,872 ¹
United States Fidelity and Guaranty	20,619	1,218,282	197,779	312,517	168,186	234,388	5,633,504
United States Mutual Liability	—	349,638	2,936	—	93,735	144,425	32,938,384
Utica Mutual	74,370	22,243	1,064	—	3,236	—	5,222,319
Washington National	10,521	227,748	16,263	22,409	34,296	2,167	218,120
Zurich General Accident and Liability	—	119,291	6,142	1,068	56,125	1,310,009 ²	5,146,456
Totals	\$2,094,831	\$29,036,888	\$685,854	\$4,384,904	\$16,706,418	325,980	5,948,490
							370,383
							13,460,894
							\$752,223,130

¹ All other income included in Life Department, Table B.² Includes Life Department.

TABLE R. — NET PREMIUMS WRITTEN DURING 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Accident and Health	Auto-mobile Liability	Liability Other than Auto.	Work-men's Compensation	Fidelity	Surety	Plate Glass	Burglary and Theft	Steam Boiler	Machinery	Auto. Property Damage and Collision	Other Property Damage and Collision
Aetna Casualty and Surety	\$17,645	\$5,531,676	\$1,856,089	\$2,684,503	\$2,440,594	\$2,744,665	\$480,024	\$1,721,949	\$3,792	\$32,208	\$3,391,645	\$127,554
Aetna Life, Accident Dept.	7,015,983	4,435,171	3,428,684	5,283,459	-	-	-	-	-	-	-	\$441,378 ¹
American Automobile	-	7,066,491	-	41,736	-	-	-	-	-	-	2,246,330	-
American Bonding Co. of Baltimore	-	-	-	-	-	-	-	-	-	-	-	-
American Credit Indemnity	-	-	-	-	-	-	-	-	-	-	-	-
American Employers'	62,216	1,787,731	624,348	1,339,800	273,794	255,730	80,935	156,057	72,412	9,662	566,302	19,668
American Motorists	18,142	3,250,156	89,877	643,766	525	17,387	30,655	978,426	-	-	978,426	14,056
American Mutual Liability	582	2,437,107	1,120,148	12,866,775	37,337	273	3,749	3,898	2,586	3,620	631,179	124,085
American Policyholders'	19,299	559,459	4,738	15,820	-	-	-	-	-	-	290,642	1,250
American Re-Insurance	10,435	483,834	272,622	468,433	339,648	410,096	107,041	111,830	8,184	6,006	75,360	19,986
American Surety	-	829,297	357,157	331,378	4,166,573	2,340,568	-	668,044	-	-	270,100	12,468
Arrow Mutual Liability	24,636	-	8,682	206,452	-	-	-	-	-	-	-	-
Bankers Indemnity	23,724	1,356,208	708,037	1,093,063	684	-579	163,926	183,993	-	-	365,833	21,752
Boston Casualty	-	-	-	-	-	-	-	-	-	-	-	-
Car and General	-	765,249	117,657	222,088	-	-	32,239	45,765	-	-	229,007	3,325
Central Surety and Insurance	19,079	1,589,820	200,627	707,280	88,333	296,350	166,619	66,596	-	-	370,310	13,866
Century Indemnity	-	1,977,491	742,722	1,135,457	199,712	311,294	135,375	228,493	-	-	603,693	21,983
Columbia Casualty	95,613	4	315,501	-702	205,368	174,462	78,901	169,894	89,450	56,664	-	13,420
Columbian Nat. Life, Acc. Dept.	201,452	-	-	-	-	-	-	-	-	-	-	-
Commercial Casualty	2,304,108	1,596,578	700,837	161,152	158,622	111,148	275,844	186,652	-	-	372,550	8,139
Connecticut Gen. Life, Acc. Dept.	1,817,730	-	-	-	-	-	-	-	-	-	-	-
Continental Casualty	5,414,784	3,481,338	1,507,890	2,222,267	508,033	984,602	270,825	406,370	5,582	5,582	1,126,089	35,470
Conveyancers Title Ins. and Mort.	-	-	-	-	-	-	-	-	-	-	-	-
Craftsman	169,990	-	-	-	-	-	-	-	-	-	-	-
Eagle Indemnity	75,591	881,778	468,964	416,918	167,911	50,054	75,976	223,596	47,087	17,137	239,337	9,378
Eastern Mutual	-	161,692	37	41,410	-	-	-	-	-	-	14,171	-
Electric Mutual Liability	-	107,862	5,165	121,434	-	-	-	-	-	-	41,494	438
Employers' Liability	403,866	7,713,271	4,722,103	10,640,803	581,362	276,993	281,641	674,753	357,116	108,548	2,303,853	177,678
Employers' Reinsurance	137,846	3,652,589	412,587	385,620	163,000	273,850	44,171	210,119	2,794	2,470	489,237	84,233
Equitable Life, Accident Dept.	3,314,206	-	-	-	-	-	-	-	-	-	-	-
European General Reinsurance	-	3,401,846	742,047	34,435	825,042	300,603	-	1,485,959	22,880	17,912	73,846	28,574
Excess	1,180,666	1,834,675	265,149	217,782	117,374	251,005	2,881	41,478	8,129	-16,107	441,509	20,121
Factory Mutual Liability	-	2,279,498	-	-	-	-	-	-	-	-	695,651	-
Federal Life and Casualty	-	-	-	-	-	-	-	-	-	-	-	-
Federal Mutual Liability	-	-	-	-	-	-	-	-	-	-	-	-
Fidelity and Casualty	1,340,134	5,262,964	3,021,353	6,191,046	2,219,840	1,617,164	469,791	1,025,968	488,597	253,756	1,757,606	102,870
Fidelity and Deposit	-	-	-	-	5,478,592	3,606,601	177,401	995,283	-	-	-	-
Fireman's Fund Indemnity	126,561	1,273,003	720,311	1,051,860	189,670	161,159	73,850	171,550	-	-	388,981	33,512
First Reinsurance	194,649	129,227	66,400	11	-125	-	-	22,925	-	-	2,052	1,419
General Accident Fire and Life	914,054	8,407,964	1,491,444	2,972,972	-	-	205,057	572,621	8,333	8,333	2,368,925	40,189
General Reinsurance	455,280	1,539,915	468,653	354,599	603,967	595,947	5,220	403,646	24,535	16,642	215,974	30,012

¹ Sprinkler.² Credit.³ Live Stock.⁴ Water Damage.⁵ Title.

Norwich Union Indemnity	38,493	324,640	159,386	232,204	-	34,237	66,722	-	210,627	97,829	3,766	-
Ocean Accident and Guarantee	538,975	2,816,014	1,241,297	3,330,733	311,140	57,589	536,043	221,384	-	895,382	46,844	-
Ohio Casualty	13,547	2,084,065	156,164	-	93,685	147,181	230,900	-	-	1,011,911	7,247	198,500 ⁷
Paul Revere Life, Accident Dept.	708,562	-	-	-	-	-	-	-	-	-	-	-
Peerless Casualty	205,419	99,345	-	745,821	10,084	10,776	-	55	-	21,808	-	-
Phoenix Indemnity	146,938	1,002,118	682,084	-	-	-	183,192	46,683	-	327,456	22,211	-
Primer Accident	664,616	1,927,559	20,072	-	96,425	10,128	219,136	-	2,772	533,362	1,808	-
Protective Indemnity	10,177	127,345	305	-	-	-	70,839	-	-	29,392	9	-
Prudential, Accident Dept.	1,838,602	-	-	-	-	-	-	-	-	-	-	-
Royal Indemnity	3,665,071	1,476,780	793,996	2,560,777	793,996	368,757	663,884	207,587	34,266	1,150,636	76,115	-
Saint Paul-Mercury Indemnity	221,426	1,034,269	488,823	459,009	212,845	780,863	122,934	-	-	294,893	29,725	-
Seaboard Surety	4,861	-	-	77,209	1,052,919	-	-	-	-	-	-	-
Security Mutual Casualty	468,276	-	258,042	1,605,669	9,056	680	894	22,546	-1,761	37,660	12,224	-
Service Mutual Liability	1,233	128,692	2,240	197,243	-	-	-	-	-	31,323	17	-
Shelby Mut. Plate Glass and Casualty	-	342,772	29,086	-	-	-	424,443	-	-	139,752	-	-
Standard Accident	940,549	3,140,570	1,615,970	3,819,535	626,856	1,381,959	410,681	24,969	-2,608	1,004,074	71,360	-
Standard Surety & Casualty	72,384	1,014,435	262,121	568,303	131,829	91,285	86,667	-	-	273,680	10,903	-
Sun Indemnity	103,909	1,800,936	451,276	751,801	40,728	43,166	190,478	-	-	569,702	4,691	-
Title Ins. Co. of Hampden Co.	-	-	-	-	-	-	-	-	-	-	-	145 ⁶
Transit Mutual	-	-	-	92,030	-	-	-	-	-	-	-	-
Transportation Mutual	127,103	-	-	-	-	-	-	-	-	-	-	-
Travelers, Accident Dept.	13,577,411	16,793,845	6,847,767	17,034,008	-	-	-	1,004,053	237,305	5,208,062	301,286	-
Travelers Indemnity	-	-	332,689	-	-	-	714,386	2,281,221	-	-	-	-
Twin Mutual Liability	-	293,759	-	-	-	-	-	-	-	-	-	-
United Casualty	227,411	-	-	-	-	-	-	-	-	-	-	-
United Life and Accident, Acc. Dept.	120,872	-	-	-	-	-	-	-	-	-	-	-
United States Casualty	361,138	1,297,862	1,059,090	1,685,085	123,516	173,940	86,177	179,327	-	321,047	25,438	-
United States Fidelity and Guaranty	1,057,702	6,019,811	4,381,916	6,553,298	3,647,589	5,010,197	1,410,218	479,280	-	2,051,121	162,233	13,256 ³
United States Guarantee	588	1,653,551	600,247	119,471	667,283	701,547	331,885	-	-	447,069	23,598	-
United States Mutual Liability	-	38,638	583	150,104	-	-	-	-	-	-	-	-
Utica Mutual	-	1,715,580	138,613	2,425,753	-	-	205	-	-	478,465	10,452	105 ⁸
Washington National	4,445,334	-	-	-	-	-	-	-	-	-	-	-
Western Casualty	-	-	-	335,389	-	-	-	-	-	-	-	-
Zurich Gen. Accident and Liability	740,110	3,793,367	2,382,640	3,759,754	-	-	142,870	333,450	-	872,432	90,110	-
Totals	\$92,185,581	\$191,045,359	\$70,552,651	\$151,608,684	\$40,631,745	\$38,309,415	\$10,259,076	\$28,676,506	\$6,941,812	\$2,870,915	\$56,217,120	\$2,763,879
												\$3,399,391

¹ American Foreign Insurance Association. ² Live Stock. ³ Water Damage. ⁴ Credit. ⁵ Sprinkler.

⁶ Title. ⁷ Automobile Fire, Road Service and Loss of Use from Theft. ⁸ Towing.

TABLE S. — DISBURSEMENTS DURING 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Net Losses	Dividends	Acquisition Expense	General Expense	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disbursements	Total
Aetna Casualty and Surety	\$5,962,058	\$750,000	\$5,910,432	\$4,093,422	\$645,592	\$310,265	\$36,548	\$17,708,917
Aetna Life, Accident Dept.	11,277,952	537,500	4,785,781	4,604,387	470,423	—	21,898	21,697,941 ¹
American Automobile	3,983,112	200,000	2,472,151	1,150,709	218,990	208,202	67,448	8,300,612
American Bonding Co. of Baltimore	—	—	293,184	107,171	30,989	10,721	779	442,844
American Credit Indemnity	66,869	124,984	349,965	380,497	48,425	7,930	45,886	1,024,556
American Employers'	2,605,147	50,000	1,311,228	723,281	48,425	65,908	7,981	4,918,267
American Motorists	2,155,597	522,609	1,931,849	653,268	89,920	28,963	9,044	4,373,250
American Mutual Liability	7,470,417	2,877,020	951,403	2,535,612	280,100	1,436,656	199,936	15,851,144
American Policyholders'	145,503	145,503	—	216,742	27,396	110,030	3,093	861,626
American Re-insurers	576,333	250,000	45,329	175,255	37,156	229,086	8,698	1,895,075
American Surety	2,233,379	300,000	618,547	2,366,426	390,281	200,826	9,231,664	9,231,664
Arrow Mutual Liability	91,088	66,110	34,527	—	1,981	325,330	390	480,014
Bankers Indemnity	1,704,768	23,994	868,420	1,026,812	83,697	113,457	27,857	3,859,005
Boston Casualty	52,234	—	55,377	27,903	1,926	10	384	138,434
Car and General	739,155	—	207,465	408,007	54,262	40,632	143,752	1,592,273
Central Surety and Insurance	1,617,009	50,000	674,427	671,483	83,825	32,394	20,233	3,149,371
Century Indemnity	2,457,326	—	1,458,104	1,101,685	112,201	943	11,312	3,201,571
Columbia Casualty	571,161	—	337,005	389,038	54,098	28,412	16,004	1,386,318
Columbian National Life, Accident Dept.	70,173	—	72,038	68,147	4,833	—	—	215,191 ¹
Commercial Casualty	3,439,243	—	1,795,496	1,581,234	150,991	71,463	294,950	7,353,377
Connecticut General Life, Accident Dept.	901,715	—	496,579	222,738	25,531	630,514	31	1,646,594 ¹
Continental Casualty	6,626,246	210,000	4,410,110	2,935,378	392,921	542,822	706,795	15,283,619
Convancers Title Ins. and Mortgage	—	—	—	79,895	3,019	1,119	1,012	1,332,531
Craftsman	74,433	—	53,564	61,823	3,525	1,119	1,012	195,476
Eagle Indemnity	1,560,099	100,000	686,498	575,844	63,973	93,995	286,211	3,306,620
Eastern Mutual	86,038	98,093	—	35,256	2,325	1,258	58	223,028
Electric Mutual Liability	103,215	73,963	—	33,352	3,706	758	160	215,154
Employers' Liability	14,438,783	—	6,422,696	5,039,792	788,037	283,416	1,118,599	28,111,323
Employers' Reinsurance	2,029,803	240,000	2,289,039	534,855	145,273	25,252	28,512	5,292,734
Equitable Life, Accident Dept.	2,649,180	407,261	1,62,061	270,628	48,365	—	5,480	3,632,975 ¹
European General Reinsurance	2,780,843	—	3,410,036	459,903	54,514	166,545	785,573	7,657,414
Excess	1,822,449	75,509	1,194,120	592,800	57,506	46,444	41,949	3,330,867
Factory Mutual Liability	842,384	814,002	495,459	437,970	43,970	27,937	171,959	2,396,282
Federal Life and Casualty	248,685	—	276,686	156,654	21,697	12,191	73,798 ²	739,291
Federal Mutual Liability	—	—	—	856	—	—	55,300	56,175
Fidelity and Casualty	10,529,540	—	6,030,111	5,450,609	579,377	297,550	26,742	22,913,929
Fidelity and Deposit	2,794,255	239,985	3,826,028	2,010,278	249,567	111,124	307,617	9,538,794
Fireman's Fund Indemnity	1,834,459	—	1,040,906	972,629	127,110	3,274	7,661	3,986,030
First Reinsurance	344,745	—	191,980	103,139	12,524	26,155	—	678,543

General Accident Fire and Life	8,182,450	—	3,948,750	3,051,119	671,169	93,696	581,160	16,528,353
General Reinsurance	1,535,220	240,000	1,592,688	1,576,773	95,350	441,004	463,803	4,952,838
Glens Falls Indemnity	2,493,422	100,000	1,751,712	1,404,888	136,066	183,603	6,150,140	6,150,140
Globe Indemnity	7,480,734	937,500	3,413,018	3,067,367	338,356	415,835	81,458	7,734,330
Great American Indemnity	3,437,589	400,000	1,952,862	1,850,662	173,694	124,735	13,804	7,053,430
Guarantee Company of North America	49,020	—	113,283	93,813	8,919	853	106,659	372,507
Guarantee Mutual Casualty	2,800,324	1,244,934	1,002,193	1,234,134	806,516	99,762	6,358,249	6,358,249
Hartford Accident and Indemnity	13,903,433	270,000	7,953,921	5,869,121	97,292	332,564	87,047	29,222,602
Hartford Live Stock	248,405	—	64,082	61,235	23,405	692	436,751	436,751
Hartford Steam Boiler	900,795	600,000	1,401,849	2,118,415	307,516	68,885	38,872	5,444,089
Home Indemnity	1,122,177	—	436,552	484,480	37,808	138,240	49,058	2,268,315
Indemnity Insurance	4,186,107	100,000	3,181,409	2,587,386	280,643	297,492	307,404	10,940,561
Interboro Mutual Indemnity	517,704	398,375	23,810	317,423	21,478	25,605	—	1,304,656
International Fidelity	22,889	135,000	5,385	41,785	11,655	—	—	258,652
John Hancock Mutual Life, Accident Dept.	171,878	30,897	34,395	42,435	5,432	41,938	—	285,037
Lawyers Title	3,910	—	—	4,512	67	27,259	17,981	53,729
Liberty Mutual	11,217,750	4,818,789	1,011,252	4,268,514	443,036	168,364	71,526	21,999,231
London Guarantee and Accident	3,391,288	—	1,710,850	1,771,039	204,664	80,820	591,753	7,750,414
London & Lancashire Indemnity	1,267,939	—	722,208	702,589	69,118	16,737	42,877	2,821,468
Loyal Protective	582,163	14,000	252,257	211,516	50,902	53,093	7,948	1,172,479
Lumbermens Mutual Casualty	8,995,076	2,950,721	3,325,136	2,905,747	341,755	102,944	195,163	18,416,542
Maryland Casualty	11,341,519	762,374	5,898,655	5,077,849	518,232	918,372	636,559	25,153,560
Massachusetts Accident	6,753,688	—	3,556,308	2,287,765	22,091	49,423	582	1,420,857
Massachusetts Bonding and Insurance	6,373,009	—	3,553,301	2,310,327	285,139	20,584	86,401	12,428,761
Massachusetts Casualty	31,092	—	30,588	28,258	1,856	2,171	49	94,014
Massachusetts Indemnity	338,505	5,000	156,009	181,033	16,816	201	8,217	705,801
Massachusetts Plate Glass	26,321	8,128	20,522	15,068	1,336	2,759	8,753	83,887
Massachusetts Protective	3,809,326	100,000	1,470,043	815,015	192,810	44,564	42,467	6,474,825
Massachusetts Title	—	—	—	12,772	197	—	—	13,997
Medical Protective	561,114	36,000	151,066	296,810	21,953	47,678	33,174	1,147,795
Merchants Mutual Casualty	1,182,344	440,597	1,324,249	1,576,940	43,348	74,000	15,596	2,737,080
Metropolitan Casualty	3,013,697	—	1,329,772	1,572,838	117,051	295,478	115,101	6,443,937
Metropolitan Life, Accident Dept.	8,215,488	2,902,769	1,249,161	2,263,215	293,639	—	60	14,924,332
Monarch Life, Accident Dept.	1,161,041	—	562,561	382,559	44,781	—	—	2,150,942
Mutual Boiler	31,472	185,485	6,381	186,793	5,211	1,858	417,200	522,735
National Accident and Health	191,370	9,000	233,239	67,540	16,076	330	5,180	522,735
National Casualty	2,031,697	30,000	699,645	311,778	63,723	33,091	7,096	2,177,030
National Grange Mutual Liability	247,773	108,215	69,623	148,171	13,403	14,059	610,393	610,393
National Surety Corp.	2,143,529	—	3,258,990	1,727,481	299,768	55,574	254,891	7,740,233
New Amsterdam Casualty	7,482,899	—	3,319,470	2,932,033	307,024	754,093	13,122,300	13,122,300
New Century Casualty	198,559	—	105,491	63,811	7,498	983	393,634	393,634
New York Casualty	1,021,630	—	636,023	571,905	62,207	30,429	28,160	2,350,354
North American Accident	1,058,304	—	1,324,005	385,404	6,370	13,453	2,858,634	2,858,634
Norwich Union Indemnity	1,146,737	—	408,254	560,345	49,360	283,700	3,533	2,451,929
Ocean Accident and Guarantee	5,043,383	—	2,561,142	2,817,731	258,720	105,181	420,751	11,206,908
Ohio Casualty	1,543,916	48,000	1,123,245	788,528	81,608	106,105	6,917	3,697,719
Paul Revere Life, Accident Dept.	372,856	—	174,409	39,878	15,072	—	483	602,698
Peerless Casualty	139,222	27,473	112,055	50,860	9,096	25,995	679	365,380

1 All other disbursements included in Life Department, Table C. 2 Includes Life Department.

TABLE S. — DISBURSEMENTS DURING 1935 — MISCELLANEOUS COMPANIES — Concluded

COMPANIES	Net Losses	Dividends	Acquisition Expense	General Expense	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disbursements	Total
Phoenix Indemnity	\$1,495,503	\$60,000	\$827,082	\$600,204	\$98,728	\$23,836	\$1,235	\$3,106,588
Preferred Accident	1,511,120	26,250	865,943	913,192	66,593	306,446	9,088	3,698,632
Protective Indemnity	88,993	100,000	77,840	42,698	10,803	16,420	5,280	342,034
Prudential, Accident Dept.	1,022,873	271,139	93,544	209,878	36,570	—	—	1,634,004 ¹
Royal Indemnity	5,649,674	350,000	2,742,710	2,594,097	305,137	511,493	—	12,691,296
Saint Paul-Mercury Indemnity	978,840	50,000	887,374	523,139	75,946	19,799	11,314	2,546,412
Seaboard Surety	186,024	25,000	305,042	243,710	39,146	22,178	6,722	827,822
Security Mutual Casualty	833,107	1,374,113	109,366	261,671	29,328	4,331	1,917	2,613,833
Service Mutual Liability	206,232	—	1,637	93,923	3,296	4,476	3,554	313,108
Shelby Mutual Plate Glass and Casualty	396,862	34,981	204,728	181,173	26,368	21,247	6,003	871,362
Standard Accident	6,113,429	239,063	3,636,221	2,814,352	303,367	497,846	172,717	13,776,995
Standard Surety & Casualty	1,078,668	—	664,660	710,365	59,628	1,062	2,821	2,517,204
Sun Indemnity	2,620,809	—	1,010,334	875,935	130,464	33,177	990	4,671,709
Title Insurance Co. of Hampden Co.	—	—	—	2,818	105	3,204	3,543	9,670
Transit Mutual	45,618	—	—	95,488	471	—	25,000	96,577
Transportation Mutual	76,136	—	—	42,253	1,344	—	—	119,747
Travelers, Accident Dept.	24,242,544	—	11,015,288	10,587,219	990,209	—	68,618	46,903,878 ¹
Travelers Indemnity	2,965,010	480,000	2,537,361	3,262,316	424,502	269,313	4,581	10,243,083
Twin Mutual Liability	—	—	—	1,392	—	—	16	1,408
United Casualty	93,098	—	86,636	44,517	4,354	—	1,339	229,944
United Life and Accident, Accident Dept.	87,822	—	12,186	17,100	3,395	—	—	120,503 ¹
United States Casualty	3,088,745	—	1,049,501	1,322,388	136,616	51,249	36,487	5,634,986
United States Fidelity and Guaranty	15,700,649	160,000	8,076,240	5,701,663	722,631	1,202,444	314,347	31,877,974
United States Guarantee	1,376,661	200,000	1,335,447	788,519	156,886	136,339	4,001,725	4,001,725
United States Mutual Liability	95,959	59,103	—	42,886	373	1,432	—	199,753
Union Mutual	1,954,539	751,244	391,897	899,767	43,602	139,593	399,531	4,580,173
Washington National	1,945,417	120,000	1,643,922	426,592	92,821	25,754	1,075,486 ²	5,329,992
Western Casualty	229,770	—	—	70,879	5,849	2,075	1,008	309,581
Zurich General Accident and Liability	5,057,299	—	2,468,070	2,513,514	328,837	276,550	547,085	11,191,355
Totals	\$306,484,077	\$29,450,683	\$159,855,512	\$135,569,852	\$16,606,130	\$14,349,665	\$13,118,915	\$675,434,834

¹ All other disbursements included in Life Department, Table C.² Includes Life Department.

TABLE T. — NET LOSSES PAID DURING 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Accident and Health	Auto-mobility Liability	Liability Other than Auto.	Work-men's Compensation	Fidelity	Surety	Plate Glass	Burglary and Theft	Steam Boiler	Machinery	Auto. Property Damage and Collision	Other Property Damage and Collision	All Other
Aetna Casualty and Surety	\$36,931	\$2,101,829	\$167,565	\$698,222	\$543,665	\$408,712	\$162,511	\$437,672	—	\$19,032	\$1,215,733	\$14,754	\$156,032 ¹
Aetna Life, Accident Dept.	3,969,772	2,730,082	1,479,389	3,182,709	—	—	—	—	—	—	740,800	—	—
American Automobile	—	3,219,469	—	22,843	—	—	—	—	—	—	—	—	60,869 ²
American Bonding Co. of Baltimore	—	—	—	—	—	—	—	—	—	—	—	—	—
American Credit Indemnity	28,026	1,269,409	211,997	741,835	57,822	18,121	—	—	\$7,111	3,649	187,814	2,616	—
American Employers	11,141	1,512,291	34,254	310,906	—	—	28,576	48,171	—	—	275,312	499	—
American Motorists	—	1,105,740	378,571	5,875,317	7,591	—	11,194	—	—	—	172,180	25,132	—
American Mutual Liability	15,724	294,493	4,526	12,840	—	—	2,973	2,913	—	—	76,358	250	—
American Policyholders	20,857	296,485	35,074	53,901	26,793	106,096	—	13,507	182	2,843	19,740	855	—
American Re-insurance	—	437,395	92,931	144,340	937,827	392,241	36,454	106,960	—	—	87,171	260	—
American Surety	14,531	—	46	77,111	—	—	—	—	—	—	—	—	—
Arrow Mutual Liability	15,123	717,663	243,819	451,040	—	12,364	57,516	62,553	—	—	142,045	2,841	—
Bankers Indemnity	52,234	—	—	—	—	—	—	—	—	—	—	—	—
Boston Casualty	—	446,685	43,880	115,081	—	—	17,979	22,670	—	—	87,695	415	4,750 ³
Car and General	8,726	939,008	82,275	310,815	14,063	19,409	74,811	19,848	—	—	147,506	548	—
Central Surety and Insurance	41,105	1,117,839	198,979	587,240	54,785	141,711	51,222	56,689	—	—	198,804	8,932	—
Century Indemnity	61,642	18,878	84,212	68,217	77,040	130,249	36,760	55,147	12,171	25,104	855	826	—
Columbia Casualty	70,173	—	—	—	—	—	—	—	—	—	—	—	—
Columbian Nat. Life, Acc. Dept.	1,144,371	—	387,795	401,776	59,392	1,440	106,011	66,918	—	—	148,494	656	—
Commercial Casualty	1,122,390	—	—	—	—	—	—	—	—	—	—	—	—
Connecticut Gen. Life, Acc. Dept.	601,715	1,496,375	496,856	973,479	147,662	286,717	96,259	102,302	1,446	698	372,196	9,635	12,671 ⁴
Continental Casualty	2,629,350	—	—	—	—	—	—	—	—	—	—	—	—
Conveyancers Title Ins. and Mort.	—	—	—	—	—	—	—	—	—	—	—	—	—
Craftsman	74,433	—	—	—	—	—	—	—	—	—	—	—	—
Eagle Indemnity	32,298	675,386	215,915	307,807	60,111	41,768	34,033	68,394	8,168	4,237	111,231	751	—
Eastern Mutual	—	—	57,213	19,024	—	—	—	—	—	—	9,801	—	—
Electric Mutual Liability	—	37,485	43	58,700	—	—	—	—	—	—	6,599	—	—
Employers' Liability	206,284	5,365,465	1,830,661	5,663,908	144,361	48,652	107,796	178,393	33,164	13,168	822,730	34,210	—
Employers Reinsurance	193,998	1,246,780	119,266	235,417	52,980	—	157	71,028	214	1,587	96,550	6,312	44,619 ²
Equitable Life, Accident Dept.	2,649,180	—	—	—	—	—	—	—	—	—	—	—	—
European General Reinsurance	810,977	1,115,088	84,290	12,671	174,796	76,017	—	478,084	4,275	7,614	11,974	1,846	3,211 ²
Excess	17,260	844,409	87,182	101,587	51,914	41,257	—	9,951	—	173	168,082	488	—
Factory Mutual Liability	—	688,743	—	—	—	—	—	—	—	—	153,641	—	—
Federal Life and Casualty	248,685	—	—	—	—	—	—	—	—	—	—	—	—
Federal Mutual Liability	—	—	1,144,435	—	445,936	—	—	—	118,002	38,042	640,547	10,548	—
Fidelity and Casualty	796,148	3,209,567	—	3,221,419	—	377,655	160,942	366,299	—	—	—	—	—
Fidelity and Deposit	195	—	—	1,384	1,302,321	1,093,733	63,984	332,638	—	—	—	—	—
Fireman's Fund Indemnity	39,355	622,609	270,188	448,179	43,310	187,101	26,047	54,352	—	—	140,826	2,492	—
First Reinsurance	140,341	157,940	45,774	—	410	—	—	2,840	—	—	—	—	—
General Accident Fire and Life	381,237	4,349,661	686,635	1,586,347	—	—	79,619	231,148	4,000	3,162	849,379	10,671	—

¹ Sprinkler.² Credit.³ Live Stock.⁴ American Foreign Insurance Association.

Norwich Union Indemnity	11,512	478,494	247,935	-	-	28,899	40,811	-	71,045	733	-
Ocean Accident and Guarantee	261,738	1,502,887	456,536	157,155	5,632	68,123	168,075	55,119	58,263	5,956	-15,256 ⁵
Ohio Casualty	8,356	955,284	28,903	33,453	15,612	43,169	53,506	-	359,009	2,265	44,359 ⁷
Paul Revere Life, Accident Dept.	-	-	-	-	-	-	-	-	-	-	-
Peerless Casualty	99,190	35,174	-	-	-	-	-	-	-	4,858	-
Phoenix Indemnity	59,810	561,330	251,497	-	-	47,626	56,804	2,456	-	93,035	4,186
Preferred Accident	263,146	954,012	813	-	39,540	13,131	57,230	-	154,229	49	-
Protective Indemnity	1,497	55,225	-	-	-	7,134	17,484	-	-	7,653	-
Prudential, Accident Dept.	1,022,873	-	-	-	-	-	-	-	-	-	-
Royal Indemnity	103,846	2,119,736	656,455	303,460	174,911	83,837	221,490	16,817	12,840	365,300	9,371
Saint Paul-Mercure Indemnity	1,718	438,523	95,279	221,244	46,385	11,792	32,811	-	-	93,376	7,404
Seaboard Surety	-	-	69,194	639,506	1,306	-	-	-	-	4,245	5
Security Mutual Casualty	-199	119,050	1,861	100,579	-	-	-	-	-	9,935	15
Service Mutual Liability	-	93,842	-	-	-	196,764	-	-	-	44,659	-
Shelby Mut. Plate Glass and Casualty	-	145,271	10,168	-	-	80,440	119,938	908	101	326,723	12,395
Standard Accident	539,795	1,569,183	673,552	2,075,444	133,530	581,360	80,440	-	-	82,105	686
Standard Surety & Casualty	22,949	460,085	78,717	229,633	59,920	52,355	71,886	-	-	247,174	1,476
Sun Indemnity	47,823	1,568,354	209,989	376,312	8,588	58,141	38,809	-	-	-	-
Title Ins. Co. of Hampden Co.	-	-	-	-	-	-	-	-	-	-	-
Transit Mutual	-	-	-	45,618	-	-	-	-	-	-	-
Transportation Mutual	-	76,150	-	-	-	-	-	-	-	-	-
Travelers, Accident Dept.	6,436,007	8,005,629	1,841,502	7,959,406	-	-	-	95,530	12,099	1,777,374	42,703
Travelers Indemnity	-	145,268	81,150	-	-	213,164	597,632	-	-	-	-
Twin Mutual Liability	-	-	-	-	-	-	-	-	-	-	-
United Casualty	93,098	-	-	-	-	-	-	-	-	-	-
United Life and Accident, Acc. Dept.	87,822	-	-	-	-	-	-	-	-	-	-
United States Casualty	199,838	1,073,644	478,197	990,639	309	63,070	105,236	-	-	158,664	7,920
United States Fidelity and Guaranty	655,490	3,907,989	1,883,074	3,760,930	925,040	2,998,525	173,891	428,335	931,615	28,132	7,628 ³
United States Guarantee	312	670,491	182,160	39,001	196,120	14,255	109,201	-	-	141,675	-
United States Mutual Liability	-	9,508	-	86,451	-	-	-	-	-	-	-
Unica Mutual	-	757,714	36,589	1,018,271	-	-	-	1	-	140,128	1,817
Washington National	1,945,417	-	-	-	-	-	-	-	-	-	-
Western Casualty	-	-	229,770	-	-	-	-	-	-	-	-
Zurich Gen. Accident and Liability	429,677	1,749,147	693,425	1,762,206	-	53,835	80,041	-	-	281,499	7,469
Totals	\$47,502,234	\$100,507,402	\$25,520,638	\$76,661,550	\$10,291,877	\$12,260,661	\$7,806,897	\$800,421	\$841,054	\$19,206,175	\$474,172 \$804,553

¹ American Foreign Insurance Association.² Live Stock.³ Water Damage.⁴ Mortgage Guaranty.⁵ Credit.⁶ Sprinkler.⁷ Automobile Fire, Towing and Road Service.⁸ Towing.

TABLE U. — ASSETS DEC. 31, 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Premiums in Course of Collection	All Other Assets	Assets Admitted	Admitted Assets
Aetna Casualty and Surety	\$395,789	\$644,286	—	\$31,581,289	\$3,990,244	\$4,334,639	\$815,899	\$3,057,889	\$38,704,257
Aetna Life, Accident Dept.	—	—	—	—	—	—	—	—	—
American Automobile	—	—	—	10,556,802	1,161,820	1,323,692	1,389,776	242,884	14,189,206
American Bonding Co. of Baltimore	49,000	—	—	3,861,784	153,222	242,805	45,844	65,227	1,787,428
American Credit Indemnity	—	—	—	3,246,396	283,342	—	948,978	656,403	3,122,313
American Employers'	—	—	—	7,223,492	618,333	969,117	129,765	219,134	8,721,393
American Motorists	107,900	255,477	—	3,727,840	1,147,093	431,878	43,510	127,051	3,698,649
American Mutual Liability	797,693	—	—	18,884,212	3,356,823	1,325,821	661,825	1,186,439	23,839,935
American Policyholders'	—	—	—	1,440,115	129,481	95,544	20,650	59,730	1,626,060
American Re-insurance	100,363	137,130	—	9,085,646	853,798	225,589	31,890	31,890	10,440,136
American Surety	8,300,000	—	—	15,922,860	2,140,852	1,565,725	5,658,535	24,193,393	24,193,393
Arrow Mutual Liability	—	—	—	486,513	67,344	—	1,922,491	32,013	536,040
Bankers Indemnity	94,490	240,125	—	4,541,222	556,446	1,039,626	88,697	820,133	5,770,473
Boston Casualty	—	—	—	117,959	14,734	2,253	10,810	8,554	137,202
Car and General	—	—	—	2,249,908	322,280	357,957	239,204	286,403	2,866,403
Central Surety and Insurance	195,449	360,594	\$2,000	3,044,555	689,889	675,662	77,276	15,848	5,029,577
Century Indemnity	—	—	—	6,470,941	864,093	1,310,343	124,127	198,742	8,570,762
Columbia Casualty	—	—	—	5,376,474	451,988	244,465	159,915	310,223	5,922,619
Columbian National Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Commercial Casualty	770,647	3,588,052	—	3,609,205	272,141	901,664	536,962	784,512	8,894,159
Connecticut General Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Continental Casualty	1,487,960	533,482	33,200	17,449,164	2,065,241	3,543,116	961,497	1,727,733	24,335,927
Conveyancers Title Ins. and Mortgage	—	2,665,435	—	11,175	114,525	—	1,371,866	28,754	4,134,247
Craftsman	—	—	—	173,084	57,598	—	4,130	7,375	227,437
Eagle Indemnity	—	—	—	6,407,847	270,552	621,387	139,505	523,779	6,915,512
Eastern Mutual	—	—	—	298,393	196,113	—	4,499	15,995	483,010
Electric Mutual Liability	—	—	—	720,063	72,390	47,765	6,038	54,077	492,169
Employers' Liability	4,674,801	85,000	—	26,240,346	1,811,176	4,488,413	1,093,024	625,604	37,767,356
Employers' Reinsurance	255,384	792,175	—	9,117,635	1,049,008	590,866	159,422	306,505	11,657,975
Equitable Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Equitable General Reinsurance	140,571	1,038,622	—	13,346,363	894,576	1,655,253	206,634	215,321	17,066,598
Excess	—	—	—	4,141,622	480,090	958,993	349,979	411,075	5,519,609
Factory Mutual Liability	—	—	—	8,467,110	377,237	28,993	200,701	94,703	9,979,338
Federal Life and Casualty	144,000	4,000	—	673,165	27,558	2,656	47,161	55,994	842,546
Federal Mutual Liability	—	—	—	57,046	28,892	—	835	29,360	57,413
Fidelity and Casualty	196,336	—	—	33,042,616	2,366,536	4,483,406	1,451,859	843,588	40,697,165
Fidelity and Deposit	2,300,000	100,000	182,500	13,947,288	1,713,502	1,784,362	415,034	426,828	20,015,858
Fireman's Fund Indemnity	—	—	—	6,547,483	286,459	873,775	195,179	73,404	7,829,492
First Reinsurance	—	—	—	1,873,949	148,096	—	20,549	431,358	1,611,236
General Accident Fire and Life	937,458	136,812	—	25,156,857	1,204,535	3,488,933	178,214	2,779,157	28,333,592
General Reinsurance	339,295	250,200	9,940	10,116,178	489,297	644,131	386,744	149,398	12,076,447
Glens Falls Indemnity	82,188	725,843	—	6,791,114	263,730	1,181,192	125,744	74,168	9,097,643

Globe Indemnity	1,588,935	—	—	29,648,630	1,137,334	2,616,319	901,660	2,791,951	33,100,937
Great American Indemnity	—	—	—	9,994,824	724,765	1,657,128	669,506	618,040	12,368,183
Guarantee Company of North America	—	—	—	1,787,410	195,450	59,618	15,711	123,167	1,935,022
Hardware Mutual Casualty	453,786	76,649	—	5,243,000	791,118	625,985	157,935	15,393	7,333,078
Hartford Accident and Indemnity	460,733	167,940	—	37,407,301	8,063,649	6,880,552	1,633,219	937,429	53,625,965
Hartford Live Stock	—	—	—	1,148,326	51,168	74,144	12,119	49,510	1,236,247
Hartford Steam Boiler	807,384	518,545	—	16,089,936	630,277	1,165,088	156,207	698,421	18,669,016
Home Indemnity	—	250,000	—	4,303,912	163,829	397,577	272,992	2,838	5,365,472
Indemnity Insurance	—	—	—	17,937,092	1,417,673	2,140,843	1,194,787	549,171	22,141,234
Interboro Mutual Indemnity	—	212,650	—	3,157,879	167,250	145,468	32,690	57,072	3,658,865
International Fidelity	—	—	—	1,915,452	63,470	3,132	17,924	65,981	1,933,997
John Hancock Mutual Life, Accident Dept.	—	—	—	268,067	3,883	—	2,744	—	—
Lawyers Title	159,000	101,848	—	31,740,424	4,271,660	2,911,940	300,678	2,246,934	535,542
Liberty Mutual	91,488	67,935	—	11,652,153	1,076,956	1,481,624	414,008	2,977,800	37,137,191
London Guarantee and Accident	189,084	—	—	3,727,610	567,173	965,700	121,210	207,830	14,086,025
London & Lancashire Indemnity	—	—	—	1,324,747	183,554	—	5,642	—	3,173,854
Loyal Protective	—	—	—	13,204,640	3,705,488	2,499,501	541,082	37,867	1,464,770
Lumbermen Mutual Casualty	1,138,700	1,487,063	—	27,203,859	2,864,099	4,885,838	4,954,101	9,394,362	22,588,607
Massachusetts Accident	3,502,469	1,218,312	530,506	2,230,936	188,774	12,040	43,674	35,764,822	35,764,822
Massachusetts Bonding and Insurance	7,900	—	161,092	15,446,607	1,742,919	2,393,038	660,465	2,404,251	2,404,251
Massachusetts Casualty	1,157,591	—	—	144,367	17,490	7,059	4,806	3,958,147	17,611,565
Massachusetts Indemnity	—	—	—	541,199	150,228	1,052	26,234	20,476	153,246
Massachusetts Plate Glass	—	—	—	511,688	16,375	20,514	5,436	34,647	684,696
Massachusetts Protective	468,366	112,337	—	6,070,700	1,395,856	42,673	260,723	584,794	359,518
Massachusetts Title	—	93,275	—	6,700	11,224	1,995	52,572	40,333	8,565,841
Medical Protective	466,521	1,196,462	—	742,487	387,011	129,950	33,575	27,377	125,433
Merchants Mutual Casualty	47,365	308,833	—	1,589,821	1,154,719	407,096	69,507	564,766	2,898,629
Metropolitan Casualty	361,759	1,825,612	—	5,262,255	136,038	847,302	418,605	675,214	3,012,575
Metropolitan Life, Accident Dept.	—	—	—	—	—	—	—	—	8,176,357
Monarch Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Mutual Boiler	—	—	—	—	—	—	—	—	—
National Accident and Health	44,521	153,800	—	834,106	54,277	20,092	12,174	13,283	907,366
National Casualty	37,555	62,399	—	174,893	44,620	15,154	13,825	41,198	307,615
National Grange Mutual Liability	—	56,250	—	2,481,309	396,141	521,442	228,533	468,851	4,258,528
National Surety Corp.	1,053,667	216,600	—	836,820	68,825	47,616	11,510	21,993	999,028
New Amsterdam Casualty	6,696,410	185,000	—	11,493,203	1,240,020	1,450,380	835,359	386,706	15,902,433
New Century Casualty	105,129	106,276	—	9,981,927	1,215,708	2,484,854	565,013	806,689	20,322,313
New York Casualty	728,450	739,018	—	205,166	56,062	73,769	12,105	28,083	320,434
North American Accident	22,700	—	—	3,738,528	344,144	496,362	123,508	1,600,909	3,935,018
Norwich Union Indemnity	—	8,700	8,000	1,588,620	150,764	149,626	66,154	239,514	2,485,368
Ocean Accident and Guarantee	712,910	—	—	2,370,114	245,420	122,821	121,814	61,234	2,798,965
Ohio Casualty	173,795	162,780	—	13,315,326	989,134	1,992,338	514,923	866,201	16,677,130
Paul Revere Life, Accident Dept.	—	—	—	2,639,556	965,696	579,763	103,316	95,132	4,529,774
Peerless Casualty	—	—	1,500	558,474	49,285	4,192	9,283	64,207	558,527
Phoenix Indemnity	—	—	—	4,650,598	339,864	748,055	185,068	155,699	5,767,886
Preferred Accident	41,265	820,084	—	6,734,639	481,915	988,130	116,656	1,537,725	7,644,964

¹ See Life Department, Table D.

² Includes Life Department.

TABLE U. — ASSETS DEC. 31, 1935 — MISCELLANEOUS COMPANIES — Concluded

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Premiums in Course of Collection	All Other Assets	Assets Not Admitted	Admitted Assets
Protective Indemnity	\$35,869	\$220,450	—	\$1,388,560	\$99,070	\$63,265	\$9,041	\$181,017	\$1,635,238
Prudential, Accident Dept.	—	—	—	—	—	—	—	—	—
Royal Indemnity	—	28,700	—	23,201,224	1,790,140	1,972,682	715,655	2,083,916	25,624,485
Saint Paul-Mercury Indemnity	—	—	—	4,498,973	604,363	725,141	53,817	237,246	5,645,048
Seaboard Surety	—	—	—	3,139,101	367,802	164,472	77,385	676,060	3,072,700
Security Mutual Casualty	1	—	—	8,645,428	229,603	226,542	149,047	302,420	8,948,201
Service Mutual Liability	—	—	—	202,849	92,724	53,962	16,962	53,210	313,287
Shelby Mutual Plate Glass and Casualty	117,174	104,427	—	642,986	95,749	220,681	10,606	18,687	1,172,936
Standard Accident	—	—	—	9,896,712	2,585,915	3,260,597	1,388,440	926,886	17,856,666
Standard Surety & Casualty	1,480,098	171,790	—	3,728,963	1,855,270	775,166	70,387	1,050,128	5,379,658
Sun Indemnity	—	—	—	5,491,205	681,089	785,323	133,896	690,907	6,400,606
Title Insurance Co. of Hampden Co.	—	—	—	—	1,454	777	1,614	49,659	229,918
Transit Mutual	63,406	163,326	—	289,353	78,323	—	3,603	49,664	321,615
Transportation Mutual	—	—	—	185,426	183,656	—	2,693	97,412	305,898
Travelers, Accident Dept.	—	—	—	—	—	—	—	—	—
Travelers Indemnity	—	—	—	—	—	—	—	—	—
Twin Mutual Liability	—	—	—	—	—	—	—	—	—
United Casualty	—	—	—	215,032	2,389,577	1,844,039	92,027	118,290	25,735,111
United Life and Accident, Accident Dept.	—	—	—	—	13,693	—	4,093	—	17,786
United States Casualty	—	—	—	—	16,670	—	2,882	—	200,588
United States Fidelity and Guarantee	—	1,049,330	—	7,387,878	500,904	1,082,104	456,952	2,389,292	8,087,876
United States Mutual Liability	3,675,272	323,010	\$2,069,596	32,163,256	4,271,001	5,943,754	1,165,836	4,315,788	45,295,937
United States Mutual Liability	—	—	—	9,599,501	1,250,632	742,020	532,509	126,507	11,998,155
Utica Mutual	—	—	—	583,824	16,596	—	13,321	74,147	536,460
Washington National	262,350	1,385,118	—	6,650,153	444,880	703,536	281,555	276,972	9,450,620
Western Casualty	15,131	656,673	23,733	2,769,517	429,167	92,633	143,977 ²	76,413	4,054,438
Zurich General Accident and Liability	—	—	—	713,288	84,948	—	4,196	16,226	786,206
Totals	\$46,968,785	\$26,788,189	\$3,022,067	\$787,094,503	\$89,848,051	\$102,666,688	\$35,079,718	\$67,708,801	\$1,024,359,200

¹ See Life Department, Table D.² Includes Life Department.

TABLE V. — LIABILITIES DEC. 31, 1935 — MISCELLANEOUS COMPANIES

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Liabilities except Capital	Capital	Surplus over all Liabilities	Surplus to Policy- holders
Aetna Casualty and Surety Life, Accident Dept.	\$8,488,055	\$11,528,148	\$831,073	\$2,429,116	\$23,276,392	\$3,000,000	\$12,427,865 ¹	\$15,427,865
Aetna Life, Accident Dept.	17,032,549	7,963,543	505,210	2,890,460	28,391,762	—	—	—
American Automobile	3,573,532	4,360,499	249,299	3,499,282	8,532,612	1,000,000	4,656,594	5,656,594
American Bonding Co. of Baltimore	16,250	770	25,000	217,844	259,864	1,000,000	527,564	1,527,564
American Credit Indemnity	934,509	589,310	33,179	82,210	1,669,208	500,000	953,105	1,453,105
American Employers'	3,225,086	1,869,090	129,000	406,367	5,629,543	1,000,000	2,092,050	3,092,050
American Motorists	2,568,878	1,336,863	95,000	141,499	4,142,240	650,000	906,409	1,556,409
American Mutual Life	12,766,579	3,519,713	417,450	1,721,237	18,424,979	200,000 ²	5,214,956	5,414,956
American Mutual Life	532,436	113,864	21,202	320,716	988,218	300,000	337,842	637,842
American Policyholders'	3,527,773	1,043,143	100,000	228,388	4,899,304	1,000,000	4,540,832	5,540,832
American Re-Insurance	5,175,196	5,676,377	383,399	1,191,370	12,426,342	7,500,000	4,267,051	11,767,051
American Surety	1,177,332	100,339	1,737	4,283	283,691	—	252,349	252,349
Arrow Mutual Liability	1,911,720	1,648,504	67,643	485,938	4,113,805	800,000	856,668	1,656,668
Bankers Indemnity	9,512	12,421	1,768	1,033	24,754	100,000	12,448	112,448
Boston Casualty	995,597	533,181	48,613	56,623	1,634,014	500,000 ³	732,389	1,232,389
Car and General	1,507,184	1,249,932	90,000	274,344	3,121,460	1,000,000	908,117	1,908,117
Century Life and Insurance	3,171,731	2,301,758	120,000	339,758	5,933,247	1,000,000	1,637,515	2,637,515
Columbia Casualty	1,393,653	1,060,907	28,377	90,683	2,573,620	1,000,000	2,348,999	3,348,999
Columbian National Life, Accident Dept.	58,480	85,829	3,903	7,720	153,932	—	—	—
Commercial Casualty	4,232,931	2,274,406	127,911	429,495	7,001,743	1,000,000	892,416	1,892,416
Commercial Life, Accident Dept.	1,633,267	973,507	34,638	2,102,689	19,631,175	1,750,000	2,954,752	4,704,752
Continental Casualty	9,112,112	7,988,707	367,667	2,294,025	22,936,393	1,500,000	338,854	1,838,854
Conveyancers Title Ins. and Mortgage	—	—	1,368	2,887	2,990,016	100,000	37,421	137,421
Craftsman	29,300	54,950	2,879	265,551	4,516,337	1,000,000	1,399,175	2,399,175
Eagle Indemnity	2,797,433	1,354,353	99,000	2,887	236,005	—	247,005	247,005
Eastern Mutual	114,082	119,476	1,192	1,255	236,005	—	247,005	247,005
Electric Mutual Liability	140,463	97,045	2,551	4,450	240,509	—	247,005	247,005
Employers' Liability	18,903,605	8,670,535	815,000	1,067,606	29,456,746	750,000 ³	7,500,610	8,310,610
Employers Reinsurance	3,940,542	2,881,318	136,422	586,583	7,544,865	1,500,000	2,613,110	4,113,110
Equitable Life, Accident Dept.	6,379,822	2,091,895	53,524	620,250	9,145,491	—	—	—
European General Reinsurance	7,036,885	4,117,857	175,000	1,388,267	12,712,009	500,000 ³	145,785	895,805
Excess	2,533,038	1,537,360	45,500	507,906	4,623,804	750,020	5,815,378	6,065,378
Factory Mutual Liability	2,377,072	1,078,113	45,200	413,575	3,913,960	250,000 ⁴	5,815,378	6,065,378
Federal Life and Casualty	—	101,479	21,000	50,243 ⁵	249,527	450,000	143,019	593,019
Federal Mutual Liability	—	—	—	23,489	23,489	—	33,924	33,924
Fidelity and Casualty	16,681,147	10,698,530	506,580	1,254,030	29,140,287	2,250,000	9,306,878	11,556,878
Fidelity and Deposit	6,514,090	5,994,586	489,806	1,193,910	14,192,392	2,400,000	5,823,466	8,233,466
Fidelity and Indemnity	2,452,453	1,911,804	120,322	236,995	4,741,574	1,000,000	2,087,918	3,087,918
Fireman's Fund Indemnity	—	—	—	—	—	500,000	390,997	890,997
First Reinsurance	485,465	198,401	18,650	17,723	720,239	—	—	—

² Guaranty capital.³ Deposit capital.⁴ Guarantee fund.⁵ Includes Life Department.¹ See Life Department, Table E.

TABLE V. — LIABILITIES DEC. 31, 1935 — MISCELLANEOUS COMPANIES — Concluded

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Liabilities except Capital	Capital	Surplus over all Liabilities	Surplus to Policy- holders
General Accident Fire and Life	\$8,989,678	\$7,712,565	\$630,000	\$886,211	\$18,218,454	\$450,000 ¹	\$9,665,138	\$10,115,138
General Reinsurance	5,357,450	1,988,290	158,000	487,374	7,991,114	1,000,000	3,085,333	4,085,333
Glens Falls Indemnity	3,169,783	2,719,256	126,505	374,138	6,389,682	1,000,000	1,707,961	2,707,961
Globe Indemnity	15,802,130	6,080,226	455,000	867,052	23,213,408	2,500,000	9,887,519	9,887,519
Great American Indemnity	4,661,808	3,280,383	173,000	439,344	8,564,535	1,000,000	2,803,648	3,803,648
Guarantee Company of North America	132,196	172,467	13,431	27,902	365,996	200,000 ¹	1,569,025	1,569,025
Hardware Mutual Casualty	2,628,067	2,962,426	109,396	62,237	5,762,126	—	1,570,952	1,570,952
Hartford Accident and Indemnity	22,657,959	13,436,262	972,178	2,047,401	39,113,800	3,000,000	11,312,165	14,512,165
Hartford Live Stock	32,574	196,209	22,500	21,321	272,604	500,000	403,643	963,643
Hartford Steam Boiler	272,174	7,217,176	300,000	490,125	8,279,475	3,000,000	7,389,541	10,389,541
Home Indemnity	1,835,142	925,449	42,468	167,665	2,970,724	1,050,000	1,344,748	2,394,748
Indemnity Insurance	9,287,835	6,163,467	328,000	1,454,531	17,233,833	1,000,000	3,907,391	4,907,391
Interboro Mutual Indemnity	1,406,116	274,048	28,803	158,040	1,867,007	—	1,791,858	1,791,858
International Fidelity	22,208	54,152	12,500	5,101	93,961	300,000	1,540,036	1,840,036
John Hancock Mutual Life, Accident Dept.	44,137	15,304	6,757	34,956	101,154	— ²	15,965	515,965
Lawyers Title	—	—	31	19,546	19,577	500,000	15,965	515,965
Liberty Mutual	19,046,284	7,126,918	403,747	901,258	27,478,207	200,000 ³	9,658,984	9,658,984
London Guarantee and Accident	5,853,811	3,022,122	186,537	405,643	9,468,113	750,000 ¹	3,807,912	4,617,912
London & Lancashire Indemnity	1,496,159	1,643,537	85,000	243,730	3,468,426	750,000	955,428	1,705,428
Loyal Protective	259,503	232,997	45,759	19,901	558,160	200,000	706,610 ⁴	906,610
Lumbermens Mutual Casualty	10,665,202	6,215,936	350,000	1,289,841	18,520,979	—	4,067,628 ⁵	4,067,628
Maryland Casualty	14,534,754	10,190,357	473,726	3,325,735	28,524,572	2,797,233	4,443,017	7,240,250
Massachusetts Accident	1,048,983	1,004,684	94,479	47,288	2,125,434	125,000	153,817	278,817
Massachusetts Bonding and Insurance	6,963,290	4,822,004	334,414	593,945	12,713,653	2,000,000	2,897,912	4,897,912
Massachusetts Casualty	8,214	27,317	1,580	3,262	40,382	100,000	112,864	112,864
Massachusetts Indemnity	94,987	193,872	13,104	21,092	323,055	100,000	261,641 ⁶	361,641
Massachusetts Plate Glass	7,500	46,481	2,881	16,527	773,399	200,000	86,119	286,119
Massachusetts Protective	—	2,816,840	193,208	191,264	5,548,492	1,000,000	2,017,399	3,017,399
Massachusetts Title	—	—	196	621	817	104,200	20,516	124,616
Medical Protective	1,229,666	533,563	—	—	—	300,000	717,241	1,017,241
Merchants Mutual Casualty	1,493,899	864,955	53,038	90,159	1,881,388	—	450,195 ⁷	450,195
Metropolitan Casualty	4,339,543	1,880,036	96,518	486,413	2,562,380	—	373,847 ⁸	373,847
Metropolitan Life, Accident Dept.	4,448,037	2,410,250	286,264	3,514,449	10,659,000	1,000,000	1,373,841 ⁹	1,373,841
Monarch Life, Accident Dept.	414,500	542,572	54,300	30,978	1,042,350	— ²	—	— ²
Monarch Boiler	192,184	48,924	4,851	48,924	249,037	—	658,329	658,329
National Accident and Health	59,075	25,828	12,726	8,810	106,439	150,000	151,176	301,176
National Casualty	510,997	643,041	44,881	452,011	1,650,930	750,000	857,598	1,607,598
National Grange Mutual Liability	291,719	285,096	11,308	19,778	607,901	1,000,000 ³	191,127	391,127
National Surety Corp.	3,007,331	5,293,696	394,567	1,473,052	10,678,046	1,000,000	4,733,787	5,733,787
New Amsterdam Casualty	9,291,435	5,616,274	295,500	1,937,796	17,141,001	1,000,000	2,181,308	3,181,308
New Century Casualty	67,283	148,956	5,987	35,935	258,161	200,000	72,263	272,263
New York Casualty	1,115,853	1,132,374	53,165	186,526	2,487,918	1,000,000	447,100	1,447,100

North American Accident	350,757	1,009,599	70,000	277,877	1,708,233	400,000	377,135	777,135
Norwich Union Indemnity	1,221,319	477,711	24,000	45,825	1,768,855	500,000	1,030,080	1,030,080
Ocean Accident and Guarantee	7,370,954	4,773,215	257,097	457,150	12,858,410	650,000	3,168,714	3,819,714
Ohio Casualty	1,370,161	1,839,958	88,347	59,625	3,338,091	600,000	571,683	1,171,683
Paul Revere Life, Accident Dept.	153,293	108,473	13,500	7,857	283,255	200,000	160,146	360,146
Peerless Casualty	109,491	79,104	4,967	4,819	198,381	200,000	157,372	2,173,072
Phoenix Indemnity	1,813,050	1,432,571	94,310	194,883	3,594,814	600,000	1,573,072	2,179,496
Preferred Accident	2,269,880	1,498,465	75,000	263,594	4,046,969	875,000	2,722,995	3,597,995
Protective Indemnity	128,697	130,020	20,500	23,545	302,762	500,000	832,476	1,332,476
Prudential, Accident Dept.	255,921	91,372	34,116	409,443	790,852	200,000	4,270,614	6,770,614
Royal Indemnity	12,404,875	5,158,050	483,000	807,946	18,853,871	2,500,000	1,179,496	2,179,496
Saint Paul-Mercury Indemnity	1,317,090	1,779,348	165,000	204,114	3,465,552	1,000,000	865,955	1,865,955
Seaboard Surety	448,293	653,202	58,250	47,000	1,206,745	1,000,000	5,201,792	5,401,792
Security Mutual Casualty	2,417,380	850,782	26,209	252,038	3,546,409	2,000,000	2,450	2,450
Service Mutual Liability	279,398	26,939	3,601	899	310,837	200,000	439,459	439,459
Shelby Mutual Plate Glass and Casualty	163,629	483,298	19,340	67,210	733,477	1,456,680	951,784	2,408,464
Standard Accident	7,649,661	5,540,856	380,604	1,877,081	15,448,202	1,500,000	1,000,240	2,500,240
Standard Surety & Casualty	1,248,620	1,359,590	55,300	215,908	2,879,418	1,000,000	946,978	1,946,978
Sun Indemnity	2,589,943	1,531,235	90,000	242,450	4,453,628	200,000	254,227	192,321
Title Insurance Co. of Hampden Co.	—	—	71	37,526	37,597	—	71,189	71,189
Transit Mutual	66,268	920	—	200	67,388	—	13,694,487	16,694,487
Transportation Mutual	231,305	—	1,271	2,133	284,709	—	—	—
Travelers, Accident Dept.	38,807,157	18,835,959	1,338,900	11,240,814	70,222,830	3,000,000	34,145	34,145
Travelers Indemnity	1,357,081	6,539,837	388,100	754,706	9,040,624	—	43,013	43,013
Twin Mutual Liability	—	—	—	51,931	51,931	100,000	918,381	1,918,381
United Casualty	23,615	27,960	3,800	14,293	275,955	1,000,000	8,525,181	11,325,181
United Life and Accident, Accident Dept.	200,486	58,668	2,510	14,293	6,169,495	2,800,000	5,302,496	6,302,496
United States Casualty	3,772,896	1,916,061	127,000	353,538	33,970,750	1,000,000	237,008	237,008
United States Fidelity and Guaranty	18,126,931	13,271,404	754,509	1,823,912	5,695,659	—	1,965,467	1,965,467
United States Guarantee	2,443,468	2,562,569	243,069	446,553	7,284,452	600,000	702,438	1,302,438
United States Mutual Liability	263,843	16,427	2,500	14,682	2,752,000	350,000	194,295	444,295
Utica Mutual	4,073,714	1,285,865	67,401	2,058,175	341,911	250,000	5,554,736	5,904,736
Washington National	425,268	455,611	16,912	1,793,700 ⁹	17,058,029	—	—	—
Western Casualty	323,787	—	—	1,212	—	—	—	—
Zurich General Accident and Liability	12,088,860	3,934,905	350,000	684,264	—	—	—	—
Totals	\$443,128,545	\$284,987,608	\$18,419,412	\$71,659,250	\$818,194,815	\$87,958,133	\$242,024,515	\$329,982,048

¹ Deposit capital.² See Life Department, Table E.³ Guaranty fund.⁴ Includes \$44,800 special fund for natural death contracts of Loyal Protective Association.⁵ Includes \$200,000 advanced to surplus in 1922.⁶ Includes \$120,800 special fund for natural death contracts of Fraternal Protective Association.⁷ Includes \$100,000 contributed in 1932 under Section 341 A (4) of the New York Insurance Law.⁸ Includes \$25,500 special fund for natural death contracts of United States Indemnity Society.⁹ Includes Life Department.

TABLE W. — MISCELLANEOUS COMPANIES

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED:		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned ¹	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written
ACCIDENT AND HEALTH							
Aetna Casualty and Surety		\$1,705	\$20,891	\$38,370	183.67	\$5,169	29.30
Aetna Life	\$162	155,572	6,962,939	4,197,054	60.28	1,857,340	26.46
American Employers'	333,260	3,464	13,930	29,395	47.31	20,225	32.51
American Motorists	1,011	132	18,512	4,357	23.54	2,639	14.54
American Mutual Liability	—	—	507	250	49.30	—	—
American Policyholders'	—	—	14,937	20,125	134.73	—	—
American Re-Insurance	241	—	10,033	—15,577	—	1,330	6.89
Arrow Mutual Liability	24,635	—	28,681	18,861	65.76	—	—
Bankers Indemnity	30	14,531	24,415	8,976	36.76	7,750	32.67
Boston Casualty	115,031	39,047	145,138	60,299	41.55	22,979	15.75
Central Surety and Insurance	33	—	20,539	8,416	40.88	6,175	32.37
Century Indemnity	24,034	5,813	119,951	62,208	52.27	43,545	36.43
Columbia Casualty	2,562	1,038	93,951	66,366	70.64	35,807	37.45
Columbian National Life	44,243	11,460	197,652	76,988	38.95	71,436	35.46
Commercial Casualty	222,982	120,664	2,276,155	1,253,088	55.05	799,873	34.72
Connecticut General Life	217,046	92,851	1,751,063	1,181,987	67.50	496,719	27.33
Continental Casualty	86,876	35,653	5,429,040	3,239,185	59.66	1,657,830	30.62
Craftsman	59,348	27,617	165,636	79,829	48.20	53,664	31.51
Eagle Indemnity	8,223	2,682	76,014	48,783	64.18	28,408	38.90
Employers' Liability	95,726	44,256	416,648	240,375	57.69	116,250	28.78
Employers Reinsurance	3,880	602	162,720	161,182	99.05	34,254	21.70
Equitable Life	137,311	76,446	3,336,728	3,564,151	106.82	164,957	4.98
European General Reinsurance	86,976	53,677	1,211,639	904,798	74.68	509,212	42.91
Excess	2,229	1,158	11,318	20,366	179.95	6,598	56.11
Federal Life and Casualty	50,536	20,006	718,734	337,354	49.72	277,986	37.71
Fidelity and Casualty	33,933	27,386	1,344,200	1,264,311	95.06	461,608	34.44
Fireman's Fund Indemnity	107	—	115,552	52,055	45.05	44,110	34.85
First Reinsurance	16,895	5,971	199,344	166,037	83.29	76,536	39.37
General Accident Fire and Life	56,070	17,960	906,981	445,474	49.12	371,118	40.60
General Reinsurance	33,821	18,247	817,690	67,736	8.28	176,808	38.83
Glens Falls Indemnity	3,415	1,076	222,415	96,300	43.30	86,181	38.29
Globe Indemnity	42,718	12,934	313,924	164,385	52.36	104,346	33.21
Great American Indemnity	5,197	2,183	159,036	74,866	47.08	52,689	32.74
Hardware Mutual Casualty	—	—	2,226	3,531	158.60	—	—
Hartford Accident and Indemnity	48,512	11,211	827,457	344,286	41.61	296,384	35.06
Home Indemnity	11	—	32	976	—	—	—
Indemnity Insurance	6,567	1,085	279,080	119,060	42.65	96,155	36.40
John Hancock Mutual Life	76,001	36,509	399,825	195,092	48.79	34,287	8.55
Liberty Mutual	11,952	2,182	18,586	9,630	51.81	809	3.84
London Guarantee and Accident	10,636	2,686	208,858	126,004	60.33	64,967	32.54

London and Lancashire Indemnity	8,302	1,135	125,360	80,201	63.98	52,051	36.14
Loyal Protective	26,595	21,350	1,182,357	597,755	50.56	254,942	29.24
Lumbermens Mutual Casualty	11,620	8,652	1,337,781	81,106	60.63	11,930	8.68
Maryland Casualty	49,556	15,731	1,137,831	746,063	65.56	396,798	34.42
Massachusetts Accident	278,329	126,871	1,741,749	1,042,563	91.31	320,737	24.98
Massachusetts Bonding and Insurance	128,006	64,028	1,780,300	886,441	49.52	687,445	38.29
Massachusetts Casualty	13,066	13,166	93,988	35,461	37.73	51,133	32.71
Massachusetts Indemnity	53,082	60,811	679,632	362,548	53.84	137,498	22.85
Massachusetts Protective	113,730	60,811	679,632	362,548	53.84	137,498	22.85
Massachusetts Mutual Casualty	152,541	65,162	6,332,194	3,930,866	67.25	1,470,197	22.86
Merchants Mutual Casualty	—	—	38,601	25,958	67.25	1,224	3.28
Metropolitan Casualty	17,702	17,702	711,739	413,852	58.15	285,022	39.53
Metropolitan Life	699,478	377,481	15,813,447	8,870,921	56.10	1,235,104	7.75
Monarch Life	244,562	108,086	2,219,537	1,200,423	54.08	563,797	24.89
National Accident and Health	28,800	8,002	529,224	201,181	38.52	233,339	44.18
National Casualty	70,961	24,525	1,611,726	916,569	56.87	555,960	32.77
New Amsterdam Casualty	14,734	4,490	348,707	195,825	56.16	130,414	41.32
North American Accident	119,181	48,860	2,836,309	1,130,097	39.84	1,329,456	46.26
Norwich Union Indemnity	63	—	38,325	10,271	26.80	14,046	36.47
Ocean Accident and Guarantee	23,404	6,656	519,374	347,189	66.85	189,071	35.08
Ohio Casualty	—	—	12,934	10,060	77.78	3,858	28.48
Paul Revere Life	9,917	3,104	676,140	445,118	65.83	174,777	24.67
Peerless Casualty	105,900	59,668	199,846	116,316	58.20	70,828	34.48
Phoenix Indemnity	3,495	572	142,583	57,310	40.19	49,537	33.71
Preferred Accident	57,725	24,961	673,052	245,397	36.46	134,373	20.53
Protective Indemnity	78	9,347	1,481	1,481	15.84	3,580	35.17
Prudential	26,884	3,262	1,829,585	1,056,009	57.72	92,546	50.34
Royal Indemnity	23,890	8,465	224,562	135,818	60.48	77,969	35.21
Saint Paul-Mercury Indemnity	—	—	2,436	1,693	38.16	1,612	33.15
Security Mutual Casualty	271	91	2,131	1,600	196	136	16.92
Standard Accident	4,583	9,089	964,743	526,960	54.62	381,477	40.56
Standard Surety & Casualty	11,778	3,383	68,149	29,290	42.97	21,393	30.35
Sun Indemnity	3,283	1,600	102,389	65,822	64.39	29,499	27.85
Travelers	645,532	241,277	13,395,006	7,192,407	53.69	3,472,401	25.57
United Casualty	80,088	36,539	225,873	103,436	45.79	81,673	35.91
United Life and Accident	12,826	11,048	121,225	108,839	89.78	12,146	10.05
United States Casualty	30,248	8,205	367,569	250,940	68.27	101,711	28.16
United States Fidelity and Guaranty	69,825	28,607	1,063,072	952,415	89.59	385,156	36.41
United States Guarantee	—	—	557	330	59.30	223	37.82
Washington National	160,852	93,464	4,354,225	2,079,780	47.76	1,652,915	37.18
Zurich General Accident and Liability	148	—	731,283	496,491	67.89	104,192	14.08
Totals	\$5,189,852	\$2,353,861	\$91,539,730	\$53,707,531	58.67	\$22,807,075	24.81

LIABILITY, INCLUDING AUTO

Aetna Casualty and Surety	\$357,880	\$196,834	\$6,148,485	\$3,422,945	55.67	\$2,119,127	28.68
Aetna Life	870,113	479,781	8,680,773	4,889,295	56.32	1,943,334	24.71
American Automobile	226,304	119,329	6,449,701	4,311,897	66.85	1,779,593	25.18

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED ²		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned ¹	Amount	Amount	Per Cent of Net Premiums Written
<i>LIABILITY, INCLUDING AUTO — Concluded</i>						
American Employers	\$909,041	\$637,960	\$2,406,720	\$1,888,228	\$599,573	24.86
American Motorists	1,092,001	756,050	3,160,362	2,266,466	642,755	19.25
American Mutual Liability	579,615	347,730	3,421,933	1,822,091	321,411	9.04
American Policyholders	405,326	207,514	589,698	506,846	66,987	—
American Re-Insurance	54,470	1,844	1,047,517	740,047	288,125	25.81
American Surety	3,515	254	1,198,187	805,366	470,101	39.62
Arrow Mutual Liability	8,681	46	9,389	2,532	—	—
Bankers Indemnity	434	685	1,919,733	1,390,725	491,054	23.79
Car and General	190,322	81,465	1,907,176	1,683,210	116,130	13.15
Central Surety and Insurance	6,449	64,524	1,761,200	1,367,617	289,780	16.16
Century Indemnity	842,608	501,708	2,644,076	1,700,890	711,560	26.16
Columbia Casualty	92,276	8,372	310,451	174,198	72,477	22.97
Commercial Casualty	256,678	152,330	2,310,310	1,875,436	620,166	26.99
Continental Casualty	325,007	157,732	4,698,360	3,140,291	1,347,998	27.02
Eagle Indemnity	4,711	65,155	1,375,925	858,098	342,346	25.35
Eastern Mutual	161,729	57,213	138,498	74,369	—	—
Electric Mutual Liability	6,664	800	107,099	68,036	—	—
Employers Liability	4,268,272	2,608,244	12,600,706	9,584,237	2,961,734	23.82
Employers Reinsurance	247,962	147,967	3,749,746	1,889,954	1,431,553	35.21
European General Reinsurance	109,420	58,803	3,966,718	1,792,542	1,950,225	47.06
Excess	173,819	58,142	1,986,592	1,783,703	815,426	38.83
Factory Mutual Liability	825,218	242,043	2,236,156	912,155	392	.02
Fidelity and Casualty	316,837	360,299	8,124,131	5,676,196	2,107,170	25.44
Fireman's Fund Indemnity	3,672	17,789	1,934,888	1,255,153	508,373	25.50
First Reinsurance	3,787	—	244,004	163,738	100,350	51.30
General Accident Fire and Life	339,790	215,541	9,639,101	6,291,717	2,915,742	29.38
General Reinsurance	37,834	15,980	1,768,022	605,717	69,37	23.85
Glens Falls Indemnity	455,140	329,860	2,698,935	2,172,770	679,908	23.85
Globe Indemnity	586,842	337,506	6,670,915	4,043,136	835,345	28.67
Great American Indemnity	662,833	380,185	3,758,032	2,478,439	1,653,357	24.04
Hardware Mutual Casualty	590,801	229,681	3,706,496	1,934,939	987,244	24.20
Hartford Accident and Indemnity	1,981,988	718,562	12,961,758	9,990,042	344,714	13.85
Home Indemnity	229,638	114,287	1,113,644	1,046,146	3,325,800	25.22
Indemnity Insurance	303,328	97,636	5,020,516	3,334,099	286,374	23.34
Interboro Mutual Indemnity	1,355	555	1,714,490	3,334,099	1,411,518	28.32
Liberty Mutual	3,599,136	1,771,981	8,408,249	5,403,763	14,966	3.68
London Guarantee and Accident	123,226	75,779	2,842,156	384,715	323,601	3.08
Lombard and Lancashire Indemnity	247,923	134,951	1,583,578	1,908,062	715,804	24.80
Lumbermens Mutual Casualty	2,987,964	1,738,314	10,883,878	886,227	387,219	23.50
Maryland Casualty	779,018	504,888	7,996,016	6,708,734	2,032,067	18.23
				5,150,718	2,149,198	36.38

Massachusetts Bonding and Insurance	1,967,496	1,199,090	5,081,748	3,525,076	69.37	1,168,657	21.97
Medical Protective	71,562	52,453	999,722	572,948	57.31	150,207	14.44
Merchants Mutual Casualty	313,083	335,538	1,773,097	1,222,112	68.93	165,187	9.46
Metropolitan Casualty	439,958	262,866	2,396,753	2,072,995	86.49	621,507	29.93
National Casualty	2,671	9,848	286,259	149,213	52.13	93,901	32.91
National Grange Mutual Liability	108,050	58,851	498,167	262,947	52.78	43,918	8.08
New Amsterdam Casualty	1,015,275	1,081,915	5,802,436	4,255,630	73.34	1,418,210	24.17
New Century Casualty	—	—	55,861	56,718	101.53	6,993	13.97
New York Casualty	13,303	98,977	783,473	687,769	87.78	227,835	29.34
Norwich Union Indemnity	—	275	887,022	805,859	90.85	146,044	30.30
Ocean Accident and Guarantee	—	151,774	4,132,420	2,686,872	65.02	1,034,858	25.26
Ohio Casualty	—	—	2,073,406	1,365,882	65.87	618,222	27.60
Peerless Casualty	—	—	90,373	51,702	57.27	29,675	29.87
Phoenix Indemnity	106,597	93,355	1,613,007	1,062,823	65.89	435,497	25.86
Preferred Accident	405,380	272,241	1,803,933	1,184,788	65.01	234,914	12.06
Protective Indemnity	—	—	117,333	71,893	61.27	31,475	24.66
Royal Indemnity	516,597	322,383	5,303,697	3,292,052	62.07	1,234,560	24.01
Saint Paul-Mercy Indemnity	—	—	1,343,711	733,903	54.62	415,675	27.29
Security Mutual Casualty	85,907	25,555	330,897	344,700	106.89	88,360	12.17
Shelby Mutual Liability	130,952	95,693	1,330,035	139,919	73.70	1,053	.80
Shelby Mutual Life Glass and Casualty	262	391	243,230	238,043	53.07	1,339,901	28.17
Standard Accident	492,907	306,717	4,485,100	2,380,432	53.07	345,492	27.06
Standard Surety & Casualty	3,737	10,139	1,105,445	871,275	78.82	509,381	22.62
Sun Indemnity	67,462	38,161	2,587,955	2,056,137	79.45	—	—
Transportation Mutual	127,103	76,150	1,271,103	91,612	72.08	—	—
Travelers	2,656,803	1,471,002	22,567,489	12,638,462	56.00	5,063,075	21.41
Travelers Indemnity	11,269	2,852	631,400	374,307	59.28	148,756	23.75
United States Casualty	5,193	34,549	2,320,442	1,741,292	75.04	562,940	23.88
United States Fidelity and Guaranty	566,211	412,947	7,329,482	7,329,482	72.39	2,781,734	26.74
United States Guarantee	37,903	8,900	2,161,871	1,138,327	52.65	674,574	29.93
United States Mutual Liability	39,222	9,508	39,222	2,998	7.64	—	—
United States Mutual	565,813	395,228	1,775,878	1,052,986	59.29	239,226	12.90
Zurich General Accident and Liability	75,250	22,251	5,832,382	3,834,833	65.75	1,477,607	23.92
Totals	\$34,216,330	\$21,025,931	\$254,039,528	\$165,684,615	65.22	\$60,974,361	23.31

WORKMEN'S COMPENSATION	
Aetna Casualty and Surety	\$7,734
Aetna Life	314,176
American Automobile	—
American Employers'	288,118
American Motorists	25,642
American Mutual Liability	1,807,912
American Policyholders	860
American Re-Insurance	10,474
American Surety	10,514
Arrow Mutual Liability	206,453
Totals	\$3,216,330

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED ²		ACQUISITION ³ EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned ¹	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written
WORKMEN'S COMPENSATION — Concluded							
Bankers Indemnity	\$1,820	\$699	\$1,043,041	\$725,877	69.59	\$199,975	18.29
Car and General	10,186	6,229	220,372	159,330	72.30	24,459	11.01
Central Surety and Insurance	-147	4,723	700,053	452,492	64.64	126,190	17.84
Century Indemnity	190,512	89,431	1,103,358	812,671	73.65	250,578	22.07
Columbia Casualty	-	1,031	-702	116,038	-	9,353	-
Continental Casualty	1,980	6,460	188,400	214,626	113.92	31,535	19.57
Continental Casualty	72,131	30,111	2,074,225	1,562,066	75.31	18,82	18.82
Continental Casualty	2,726	3,951	436,528	329,639	75.51	440,554	18.64
Eagle Indemnity	41,409	19,024	39,377	23,233	59.00	77,742	-
Eastern Mutual	112,356	55,130	123,274	91,139	73.93	-	-
Electric Mutual Liability	1,907,708	1,020,106	10,708,596	7,441,458	69.49	1,997,319	18.77
Employers' Liability	1,407	23,387	375,157	346,935	92.48	50,993	13.22
Employers Reinsurance	800	34	31,015	74,935	241.61	5,511	16.00
European General Reinsurance	8,537	4,046	222,133	175,703	79.10	59,620	27.38
Excess	120,596	77,518	6,011,956	4,434,120	73.76	1,291,931	20.87
Fidelity and Casualty	866	1,564	988,746	675,548	68.32	212,289	20.18
Fireman's Fund Indemnity	-	-	10	3	33.33	-	-
First Reinsurance	90,805	61,008	2,965,425	1,872,278	63.14	488,070	16.42
General Accident Fire and Life	2,300	14	340,789	423,763	124.35	31,922	9.00
General Reinsurance	22,345	73,860	943,640	712,140	75.47	219,018	21.92
Glens Falls Indemnity	86,020	175,489	3,122,143	2,658,964	85.16	574,190	18.27
Globe Indemnity	50,529	24,845	1,700,542	1,497,833	85.08	348,669	19.14
Great American Indemnity	-	166,677	1,542,667	987,579	64.02	222,181	13.67
Hardware Mutual Casualty	312,115	106,677	7,644,319	6,031,899	78.91	1,497,278	19.06
Hartford Accident and Indemnity	-	3,189	-5,922	126,440	-	1,203	-
Home Indemnity	35,262	29,385	1,283,606	1,158,946	89.59	279,311	21.87
Indemnity Insurance	-	-	760,445	490,113	64.45	601,998	3.07
Interboro Mutual Indemnity	-	-	15,688,842	10,547,363	67.23	384,561	18.44
Liberty Mutual	28,543	21,040	2,050,084	1,345,836	65.65	70,932	17.27
London Guarantee and Accident	27,839	11,147	388,022	265,589	68.45	470,993	8.68
London & Lancashire Indemnity	539,721	288,509	5,279,913	3,389,491	64.20	1,116,832	19.17
Lumbermen Mutual Casualty	188,871	143,905	5,656,840	4,185,566	73.99	428,327	18.92
Maryland Casualty	397,625	183,181	2,127,072	1,648,224	77.49	19,232	9.15
Massachusetts Bonding and Insurance	7,175	12,117	184,492	107,669	58.36	23,974	23.77
Merchants Mutual Casualty	927	13,936	128,614	242,633	188.65	26,894	21.05
Metropolitan Casualty	48	261	128,099	88,627	69.19	517,975	18.17
National Casualty	82,305	48,959	2,819,130	2,217,754	78.67	32,993	20.48
New Amsterdam Casualty	-	-	164,307	142,929	86.99	53,107	22.87
New York Casualty	644	705	327,669	250,041	76.31	588,969	17.68
Norwich Union Indemnity	92,487	50,089	3,451,482	2,605,240	75.48	-	-
Ocean Accident and Guarantee	-	-	-	-	-	-	-

Phoenix Indemnity	20,394	11,317	730,413	506,508	69.35	146,950	19.70
Royal Indemnity	150,227	64,541	2,616,700	2,019,410	77.17	457,312	12.84
Saint Paul-Mercury Indemnity	142	76	443,939	234,061	52.72	80,469	17.53
Service Mutual Casualty	185,827	68,084	1,525,688	695,765	45.80	14,681	.91
Standard Accident	197,244	100,580	3,394,475	1,783,456	49.12	811,958	21.26
Standard Surety & Casualty	12,479	5,316	3,698,991	2,783,456	75.30	115,206	20.25
Sun Indemnity	15,568	10,920	514,548	380,399	73.09	125,614	16.71
Transit Mutual	92,030	45,618	787,867	667,581	84.71	—	—
Travelers	1,224,730	585,739	92,030	51,171	55.60	2,632,402	15.45
United States Casualty	—	27,981	16,294,651	10,507,041	64.48	293,338	17.40
United States Fidelity and Guaranty	107,745	12,865	1,664,464	1,185,946	71.25	1,362,274	20.79
United States Guaranty	—	72,307	6,305,859	4,657,121	73.85	24,506	20.51
United States Mutual Liability	150,104	86,451	105,062	76,736	73.04	—	—
Utica Mutual	3,769	1,292	162,857	119,912	73.63	—	—
Western Casualty	13,952	6,814	2,280,734	1,346,391	59.03	78,374	3.23
Zurich General Accident and Liability	32,697	9,321	3,603,759	2,627,316	80.77	623,286	16.58
Totals	\$13,158,818	\$6,782,408	\$147,482,226	\$104,859,976	71.10	\$22,154,427	14.61
FIDELITY							
Aetna Casualty and Surety	\$110,876	\$29,313	\$2,489,962	\$849,844	36.34	\$619,028	25.36
American Employers'	51,705	2,096	269,972	76,632	28.39	70,108	25.61
American Motorists	—	—	406	100	24.63	54	10.24
American Mutual Liability	4,041	3,592	37,619	16,623	44.19	—3,269	—
American Re-Insurance	12,760	854	316,748	30,468	9.62	112,165	33.02
American Surety	148,099	9,686	4,273,808	1,299,299	30.40	1,395,795	33.50
Bankers Indemnity	22	—	1,021	—3,271	—	1,395,795	65.03
Central Surety and Insurance	353	—	75,270	18,467	25.86	20,094	22.75
Century Indemnity	31,054	1,596	188,301	78,203	41.53	56,234	28.16
Columbia Casualty	2,006	951	202,320	73,863	36.51	54,781	26.68
Commercial Casualty	1,390	—814	145,425	30,582	21.03	43,204	27.4
Continental Casualty	6,624	9	479,543	146,382	30.57	143,844	28.31
Eagle Indemnity	5,958	507	176,447	94,392	53.61	39,958	23.79
Employers' Liability	170,727	45,322	611,944	153,102	25.02	134,391	23.12
Employers General Reinsurance	25,739	221	170,955	61,286	35.85	46,391	28.46
European General Reinsurance	60,450	19,633	788,059	225,481	28.61	304,999	36.97
Excess	1,983	5	79,856	86,570	108.41	35,891	30.58
Fidelity and Casualty	18,269	6,516	2,193,129	577,772	26.34	490,390	22.09
Fidelity and Deposit	168,442	46,271	5,497,056	1,967,443	35.79	1,964,520	33.86
Fireman's Fund Indemnity	478	—	194,447	65,880	33.88	41,091	21.66
First Reinsurance	—	—	94	482	—	—	—
General Reinsurance	15,916	9,085	569,109	186,773	32.82	214,667	35.54
Globe Falls Indemnity	2,344	233	205,047	48,223	23.52	60,455	30.25
Globe Indemnity	21,798	8,789	966,675	334,906	34.65	193,255	21.04
Great American Indemnity	2,717	103	328,646	96,106	29.24	85,263	25.58
Guarantee Co. of North America	19,453	—642	184,925	73,382	39.68	52,550	27.52

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED ²		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned ¹	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written
<i>Fidelity — Concluded</i>							
Hartford Accident and Indemnity	\$90,515	\$16,115	\$2,650,926	\$791,180	29.85	\$583,210	22.67
Home Indemnity	14,354	—	70,696	30,641	43.34	21,198	17.29
Indemnity Insurance	38,717	15,570	1,768,451	626,846	35.45	394,420	23.25
International Fidelity	—	—	95,915	22,538	23.50	3,499	3.40
Liberty Mutual	49,871	7,901	266,817	132,105	49.51	11,225	3.69
London Guarantee and Accident	4	—	350	—5,135	—	217	51.30
London & Lancashire Indemnity	1,321	638	44,650	21,292	47.69	8,972	20.27
Lumbermen's Mutual Casualty	439	—	21,565	12,591	58.39	3,219	15.02
Maryland Casualty	47,959	1,416	1,399,503	469,053	33.52	380,465	26.07
Massachusetts Bonding and Insurance	221,704	43,240	1,270,646	492,661	38.77	328,153	25.80
Metropolitan Casualty	3,953	—160	142,579	10,804	7.64	35,730	26.81
National Casualty	8	—	13,671	—4,524	—	3,637	28.25
National Surety Corporation	84,897	19,986	3,825,799	1,425,156	37.25	1,277,553	33.32
New Amsterdam Casualty	55,430	9,093	1,529,346	540,395	35.34	387,166	27.90
New York Casualty	12,075	369	415,223	88,202	21.24	110,285	26.10
Ocean Accident and Guarantee	1,647	—4	305,639	145,516	47.61	80,182	25.77
Ohio Casualty	—	—	89,228	49,660	55.66	19,289	20.59
Peerless Casualty	—	—	9,378	573	6.11	2,261	22.42
Preferred Accident	1,835	253	93,878	63,286	67.41	17,869	18.53
Royal Indemnity	26,472	14,328	837,614	301,862	36.04	137,188	18.80
Saint Paul-Mercury Indemnity	8,685	4,112	172,173	59,891	34.79	53,114	24.95
Seaboard Surety	3,266	8	57,499	27,206	47.31	24,214	31.36
Security Mutual Casualty	—	—	7,304	1,183	16.20	196	2.17
Standard Accident	9,121	9,089	567,372	190,442	33.57	173,320	27.65
Standard Surety & Casualty	3,464	8,599	139,824	78,232	55.95	19,262	14.61
Sun Indemnity	343	666	39,785	18,648	46.87	5,929	14.56
Sun Indemnity	1,056	—	114,833	10,255	8.93	27,068	21.91
United States Casualty	53,877	14,607	3,651,641	938,997	25.71	903,181	24.76
United States Fidelity and Guaranty	90,326	30,298	638,943	234,405	35.57	178,201	26.71
United States Guaranty	—	—	—	—	—	—	—
Totals	\$1,705,143	\$379,485	\$40,708,038	\$13,474,826	33.10	\$11,386,989	28.02
<i>SURETY</i>							
Aetna Casualty and Surety	\$150,987	\$-2,558	\$2,668,504	\$775,343	29.06	\$901,705	32.85
American Employers	42,804	—	206,428	29,390	11.03	76,483	29.91
American Mutual Liability	4,806	—	14,036	5,896	42.01	3,437	19.77
American Re-Insurance	—227	—	1,150	—750	—	85	34.64
American Surety	19,909	—	393,648	111,726	28.38	108,362	41.05
Bankers Indemnity	76,760	3,132	2,331,185	900,464	38.63	896,188	38.29
Bankers Indemnity	—	—	1,565	21,948	—	—776	—

Central Surety and Insurance	296	295,757	44,667	19,79	90,148	30,42
Century Indemnity	60,124	292,984	116,495	39,76	115,995	37,26
Columbia Casualty	2,183	178,275	68,300	37,19	45,609	26,14
Continental Casualty	2,167	116,070	-67,807		30,515	27,45
Commercial Casualty	8,764	939,649	364,948	38,84	18,265	32,35
Eagle Indemnity	1,699	74,079	44,105	59,54	16,021	32,32
Employers' Liability	1,828	255,043	65,892	23,12	87,831	38,45
Employers' Insurance	4,631	38,920	38,920	14,12	78,804	28,45
European General Reinsurance	14,958	225,076	193,208	86,72	133,638	44,46
Excess	4,485	139,671	51,854	25,97	117,559	46,84
Fidelity and Casualty	5,135	1,625,862	343,887	21,15	507,170	31,36
Fidelity and Deposit	15,545	3,400,129	2,130,986	62,67	1,453,768	40,31
Fidelity Fund Indemnity	1,103	315,200	315,200	130,80	46,769	20,02
Fireman's Fund Indemnity	90	241,022	2,077	-	-	-
First Reinsurance	27,732	617,634	402,514	65,17	232,736	39,05
General Reinsurance	7,133	595,581	89,639	15,05	228,390	34,46
Globe Indemnity	16,912	606,502	418,071	68,93	151,665	30,87
Globe Indemnity	8,142	473,954	80,348	16,95	147,695	29,36
Great American Indemnity	4,681	134,435	3,450	2,57	57,478	41,44
Guarantee Co. of North America	43,601	2,451,229	235,866	9,62	818,662	30,77
Hartford Accident and Indemnity	8,711	-8,182	-44,704	35,28	9,739	25,00
Hone Indemnity	16,046	746,180	263,289	7,33	245,509	32,04
Indemnity Insurance	200	7,793	572	-	2,024	25,29
International Fidelity	617	22,165	-5,381	-	7,078	21,18
London Guarantee and Accident	3,965	119,876	61,563	51,35	40,203	30,77
London & Lancashire Indemnity	169,231	2,189,202	793,013	36,22	727,735	29,79
Maryland Casualty	122,974	1,098,446	814,776	74,18	311,782	28,64
Massachusetts Bonding and Insurance	5,915	234,260	98,392	43,87	57,508	27,49
Metropolitan Casualty	8	36,726	-648	-	11,401	37,50
National Casualty	47,151	3,034,553	1,550,068	55,08	1,135,105	36,16
National Surety Corporation	49,903	1,026,928	574,192	55,91	332,861	31,10
New Amsterdam Casualty	4,331	266,531	216,362	81,18	90,233	31,68
New York Casualty	380	56,318	-31,998	-	20,987	36,44
Ocean Accident and Guarantee	100	127,877	31,747	24,83	34,962	23,75
Ohio Casualty	2,014	9,189	2,209	2,29	2,279	21,15
Peerless Casualty	14,720	5,756	39,000	687,97	2,000	20,62
Preferred Accident	37,474	406,272	152,495	37,54	106,997	29,02
Royal Indemnity	29,313	629,390	29,440	4,08	229,784	29,43
Saint Paul-Mercury Indemnity	14,505	976,612	255,382	26,15	295,328	28,05
Seaboard Surety	875	2,054	-	-	2,167	38,49
Security Mutual Casualty	18,675	1,150,772	516,021	44,84	453,344	32,80
Standard Accident	2,058	139,225	143,670	103,19	23,565	25,81
Standard Surety & Casualty	179	7,641	-5,302	-	9,052	20,97
Sun Indemnity	502	175,768	59,389	33,79	51,858	29,81
United States Casualty	81,972	4714,387	3,293,925	69,87	1,419,025	28,33
United States Fidelity and Guaranty	29,196	675,337	92,144	13,64	211,222	30,11
United States Guarantee	81,347,063	\$324,785	\$15,684,913	42,90	\$12,559,075	32,79
Totals		\$36,558,782				

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED ²		ACQUISITION EXPENSE ³		
	Premiums Written	Losses Paid	Premiums Earned ¹	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written
PLATE GLASS							
Aetna Casualty and Surety	\$20,849	\$6,957	\$491,571	\$168,916	34.36	\$172,958	36.03
American Employers'	15,503	4,923	81,589	30,677	37.60	30,358	37.49
American Motorists'	1,424	313	21,896	16,062	73.36	7,471	24.37
American Mutual Liability	438	21	3,148	3,260	103.56	159	4.24
American Surety	494	97	107,291	37,069	34.55	52,791	49.32
Bankers Indemnity	3	—	152,090	62,806	41.30	60,989	37.21
Car and General	2,872	350	37,835	22,005	58.16	11,652	36.14
Central Surety and Insurance	13	856	177,332	85,106	47.99	62,065	37.25
Century Indemnity	19,844	7,626	134,821	52,446	38.90	50,782	37.51
Columbia Casualty	3,228	1,807	78,567	36,867	46.93	29,898	37.89
Commercial Casualty	823	3,488	293,477	115,916	39.56	104,674	37.95
Continental Casualty	4,309	8,109	256,040	118,114	46.13	100,156	36.98
Contingental Casualty	8,109	3,488	91,010	34,794	38.23	25,867	34.05
Eagle Indemnity	246	528	308,762	118,244	38.30	101,550	36.06
Employers' Liability	33,853	11,705	16,216	157	.97	41,943	94.95
Employers Reinsurance	—	—	703	—	—	1,080	37.50
Excess	5,337	5,078	492,781	175,986	35.71	168,353	35.84
Fidelity and Casualty	10,246	5,204	167,385	69,068	41.26	87,697	49.43
Fidelity and Deposit	87	—	76,135	29,213	38.37	37,402	50.65
Fireman's Fund Indemnity	—	—	198,158	88,180	44.50	73,955	36.07
General Accident Fire and Life	9,556	4,740	5,196	—204	—	297	5.68
General Reinsurance	16	—	170,982	66,213	38.73	66,788	48.05
Glens Falls Indemnity	4,697	2,513	268,193	84,894	31.65	80,740	31.49
Globe Indemnity	8,123	3,001	204,596	85,780	41.93	71,124	34.93
Great American Indemnity	13,208	3,859	143,446	56,122	39.12	21,341	13.77
Hardware Mutual Casualty	3,588	1,167	466,908	174,953	37.47	159,077	35.77
Hartford Accident and Indemnity	7,501	4,037	42,004	18,826	44.82	16,015	31.40
Hone Indemnity	6,198	2,144	277,795	121,883	43.88	109,944	38.22
Indemnity Insurance	2,119	5,646	16,267	9,088	55.86	809	3.78
Liberty Mutual	3,861	505	144,742	56,017	38.70	50,744	35.17
London Guarantee and Accident	2,695	1,543	109,657	49,027	44.71	39,046	36.06
London & Lancashire Indemnity	8,571	2,616	384,408	167,684	43.62	19,293	19.50
Lumbermen Mutual Casualty	2,893	3,477	263,865	110,119	41.73	93,418	36.50
Maryland Casualty	10,368	4,186	63,042	26,331	41.77	22,421	32.24
Massachusetts Bonding and Insurance	26,723	8,965	11,988	5,469	45.62	3,707	26.65
Massachusetts Plate Glass	47,826	18,821	315,235	126,590	40.16	104,356	36.24
Merchants Mutual Casualty	622	415	16,551	8,370	50.57	5,997	40.11
Metropolitan Casualty	19,711	7,574	85,164	46,704	54.84	37,326	44.75
National Casualty	9	—	—	—	—	—	—
National Surety Corporation	1,687	771	—	—	—	—	—

New Amsterdam Casualty	7,945	3,213	329,010	128,845	39.16	114,418	35.00
New Century Casualty	12,409	9,499	242,277	115,882	47.83	84,487	33.13
New York Casualty	8,763	3,762	221,305	75,924	34.31	76,824	39.68
Norwich Union Indemnity	6	—	67,233	30,595	45.51	13,816	40.35
Ocean Accident and Guarantee	2,766	1,227	195,848	70,536	36.02	67,830	34.65
Ohio Casualty	—	—	120,427	58,387	48.48	38,208	32.17
Peerless Casualty	—	—	144	—	—	33.21	—
Phoenix Indemnity	2,171	1,315	127,097	53,795	42.33	46,366	37.45
Preferred Indemnity	1,430	146	30,537	14,625	47.89	14.03	14.03
Protective Indemnity	89	—	15,525	8,015	51.63	9,849	36.04
Royal Paul-Mercury Indemnity	10,340	3,308	247,553	90,748	36.66	73,277	33.92
Saint Paul-Mercury Indemnity	—	—	85,959	32,647	37.98	29,327	32.57
Shelby Mutual Plate Glass and Casualty	21,766	12,588	430,882	195,864	45.46	107,661	25.37
Standard Accident	6,097	1,499	216,854	83,579	38.54	77,508	39.09
Standard Surety & Casualty	155	409	182,799	82,856	45.33	36.77	36.77
Sun Indemnity	1,552	777	118,984	45,137	37.94	35,299	33.76
Travelers Indemnity	36,542	10,799	687,640	267,097	38.84	236,002	33.04
United States Casualty	302	356	116,774	72,144	61.78	513	60
United States Fidelity and Guaranty	8,436	2,708	488,777	203,819	41.70	190,665	39.78
United States Guarantee	2,077	1,054	36,812	14,305	38.86	15,447	42.50
Utica Mutual	5	—	230	—	—	12	5.84
Zurich General Accident and Liability	220	154	143,584	60,330	42.02	51,887	36.32
Totals	\$438,830	\$171,459	\$10,376,494	\$4,219,925	40.67	\$3,629,591	35.38
BURGLARY AND THEFT							
Aetna Casualty and Surety	\$93,612	\$13,130	\$1,664,995	\$506,291	30.41	\$559,971	32.52
American Employers'	43,368	18,321	154,592	53,688	34.73	43,209	27.69
American Mutual Liability	717	841	3,252	2,850	87.84	113	2.90
American Re-Insurance	6,238	638	101,350	22,860	21.70	37,262	33.19
American Surety	24,791	4,827	672,419	139,863	23.77	242,922	36.36
Bankers Indemnity	219	186	167,413	74,592	44.51	13,544	26.73
Car and General	7,586	2,509	67,885	21,876	44.36	19,236	28.91
Central Surety and Insurance	79	49,095	26,658	26,658	39.26	28.91	28.91
Century Indemnity	35,495	9,407	210,813	78,403	37.19	71,847	31.44
Columbia Casualty	6,548	2,000	182,132	59,566	32.70	54,239	31.95
Commercial Casualty	4,011	1,326	192,994	84,338	43.70	57,139	30.61
Continental Casualty	7,904	2,456	129,722	77,251	32.79	127,469	31.37
Eagle Indemnity	831	669	223,728	77,251	34.53	66,322	29.66
Employers' Liability	142,594	45,953	691,851	179,675	25.97	168,877	25.03
Employers' Reinsurance	1,057	23	159,297	83,202	52.23	120,264	75.07
European General Reinsurance	90,425	49,170	1,484,156	359,701	24.23	667,133	44.90
Excess	1,272	37,723	2,258	2,258	5.99	18,502	44.61
Fidelity and Casualty	7,214	7,940	1,081,416	434,523	40.18	269,451	26.26
Fidelity and Deposit	49,515	20,739	1,004,072	359,336	35.79	373,955	37.77
Fireman's Fund Indemnity	255	—	161,625	68,376	42.31	50,254	29.29
First Reinsurance	1,074	—	23,661	1,458	6.16	12,542	54.71

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED ²		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount
						Per Cent of Net Premiums Written
BURGLARY AND THEFT — Concluded						
General Accident Fire and Life	\$21,718	\$8,283	\$552,909	\$270,724	48.96	\$108,159
General Reinsurance	295	295	407,988	56,854	13.94	41.74
Globe Falls Indemnity	20,355	7,760	293,568	95,077	32.39	100,826
Globe Indemnity	40,633	13,445	782,884	270,384	34.54	235,630
Great American Indemnity	17,410	6,504	273,316	78,545	28.77	87,638
Hardware Mutual Casualty	2,461	162	100,209	32,371	32.30	15,372
Hartford Accident and Indemnity	53,506	8,189	1,665,908	488,630	28.33	499,580
Honne Indemnity	29,072	7,158	99,908	63,184	63.24	26,755
Indemnity Insurance	36,141	14,173	892,601	319,439	35.79	311,892
Liberty Mutual	59,780	13,590	187,090	81,565	43.60	8,292
London Guarantee and Accident	3,181	339	303,335	105,946	34.93	84,478
London & Lancashire Indemnity	19,103	3,400	137,252	49,304	35.85	42,190
Lumbermen's Mutual Casualty	8,055	2,087	117,121	59,176	50.53	25,959
Maryland Casualty	32,537	12,750	1,096,547	474,111	43.24	355,946
Massachusetts Bonding and Insurance	48,157	15,462	385,667	118,252	30.66	119,907
Metropolitan Casualty	9,009	1,996	200,409	61,991	30.93	51,319
National Casualty	8	—	23,957	9,100	37.98	8,551
National Surety Corporation	90,733	29,734	2,109,756	718,195	34.04	822,484
New Amsterdam Casualty	13,331	2,329	571,915	175,997	30.77	156,742
New York Casualty	4,646	577	148,557	37,735	25.40	53,264
Norwich Union Indemnity	47	179	97,350	40,764	41.87	20,460
Ocean Casualty	11,966	16,040	511,802	192,794	37.67	154,876
Phoenix Indemnity	3,427	98	211,985	73,271	34.56	59,620
Preferred Accident	19,377	3,394	174,992	67,837	38.77	54,257
Protective Indemnity	—	—	205,356	84,743	41.27	27,806
Royal Indemnity	32,772	7,976	77,640	26,502	34.13	27,616
Saint Paul-Mercury Indemnity	—	—	708,139	253,225	35.76	202,591
Security Mutual Casualty	80	—	109,190	32,294	29.58	31,968
Standard Accident	12,121	5,985	411,918	142,995	34.71	196
Standard Surety & Casualty	413	114	88,462	27,511	30.96	130,860
Sun Indemnity	5,118	3,127	207,627	72,103	34.73	26,414
Travelers Indemnity	138,688	29,901	2,179,038	697,439	32.01	656,748
United States Casualty	15,166	4,421	1,244,838	118,372	48.43	—
United States Fidelity and Guaranty	30,267	4,710	1,410,353	434,423	30.80	477,678
United States Guarantee	7,924	4,303	338,349	121,701	33.96	132,651
Zurich General Accident and Liability	1,231	245	303,264	82,681	27.26	107,452
Totals	\$1,308,128	\$412,889	\$26,376,769	\$8,821,054	33.44	\$8,520,232
						31.94

TABLE W. — MISCELLANEOUS COMPANIES — Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS			Premiums Earned ¹	LOSSES INCURRED ²		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Amount		Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written	
STEAM BOILER — <i>Concluded</i>								
Security Mutual Casualty	\$628	—	\$22,595	\$434	19.22	\$4,322	19.17	
Standard Accident	—	—	25,429	1,077	4.24	8,498	34.03	
Travelers Indemnity	74,164	\$6,306	914,113	99,840	10.92	265,697	26.46	
Totals	\$594,927	\$95,523	\$7,105,695	\$728,088	10.25	\$2,028,101	29.22	
MACHINERY								
Aetna Casualty and Surety	\$1,999	\$654	\$72,265	\$18,294	25.32	\$10,727	33.31	
American Employers'	—97	1,047	10,885	2,886	26.51	1,953	20.22	
American Mutual Liability	3,620	—	3,559	600	16.86	150	4.16	
American Re-Insurance	—	—	12,855	15,344	119.36	1,934	32.20	
Columbia Casualty	458	—	151,230	22,846	15.11	21,076	37.19	
Continental Casualty	121	—	5,401	847	15.68	1,952	34.97	
Eagle Indemnity	476	469	16,335	5,166	31.62	4,755	27.75	
Employers' Liability	35,605	4,391	143,709	18,756	13.05	30,704	28.29	
Employers Reinsurance	—	—	2,146	1,422	66.24	1,079	43.67	
European General Reinsurance	—1,089	—	30,190	12,548	41.56	1,231	6.87	
Excess	373	—	7,705	19,998	259.53	—683	—	
Fidelity and Casualty	3,377	6,161	239,982	36,223	15.09	92,359	36.40	
General Accident Fire and Life	—	—	6,729	4,831	71.79	2,469	29.63	
General Reinsurance	4,305	—	26,890	52,720	196.06	9,117	54.78	
Globe Indemnity	888	702	38,070	8,836	23.21	14,196	35.72	
Hartford Steam Boiler	113,745	27,318	1,657,045	569,427	34.36	456,078	31.51	
Liberty Mutual	3,620	—	3,620	1,960	54.14	101	2.79	
London Guarantee and Accident	14	—	67,012	13,493	20.14	9,582	34.71	
Lumbermens Mutual Casualty	3,879	—	9,741	1,457	14.96	5,708	20.46	
Maryland Casualty	1,850	35	145,701	75,545	51.85	33,579	21.19	
Mutual Boiler	31,090	2,046	156,158	15,413	9.87	422	.26	
Ocean Accident and Guarantee	371	81	199,612	67,641	33.89	59,183	38.10	
Phoenix Indemnity	—	—	1,479	187	12.62	789	28.45	
Royal Indemnity	—85	902	61,826	13,413	21.70	12,830	37.44	
Security Mutual Casualty	—192	—	11,075	6,818	61.56	—195	—	
Standard Accident	—	—	5,136	101	1.98	—634	—	
Travelers Indemnity	8,892	43	158,481	14,448	9.12	70,067	29.46	
Totals	\$212,830	\$43,849	\$3,244,837	\$1,001,220	30.86	\$840,529	29.28	

PROPERTY DAMAGE AND COLLISION, INCLUDING AUTO.

Aetna Casualty and Surety	\$350,793	\$105,757	\$3,666,669	\$1,659,697	45.46	\$1,092,408	31.04
American Automobile	52,376	19,235	2,063,320	902,483	43.74	739,988	32.94
American Employers'	186,789	58,867	595,798	197,556	33.16	169,869	28.99
American Motorists	303,774	78,060	955,722	395,071	41.34	198,874	20.04
American Mutual Liability	12,931	4,041	715,011	284,283	39.76	46,157	6.11
American Policyholders	208,369	59,018	270,647	115,547	42.69	30,366	11.60
American Re-Insurers	6,798	550	95,529	35,503	37.16	35,564	37.30
American Surety	30	—	279,582	127,182	45.49	118,912	42.08
Bankers Indemnity	81	—	396,218	186,308	47.02	98,787	25.49
Car and General	41,506	12,585	245,963	132,256	53.77	33,872	14.58
Central Surety and Insurance	1,066	2,705	379,107	187,996	49.59	95,645	24.90
Century Indemnity	207,905	65,031	625,228	307,614	48.20	181,123	28.95
Columbia Casualty	298	—	13,360	5,325	39.85	20,463	150.24
Commercial Casualty	74,880	22,052	398,476	188,868	47.40	26,84	26.84
Continental Casualty	66,262	18,203	1,127,652	579,177	51.36	103,852	28.29
Continental Indemnity	277	5,180	270,485	116,878	43.21	67,649	27.18
Eagle Indemnity	14,171	9,801	22,126	10,933	49.41	—	—
Eastern Mutual	1,409	152	39,749	12,427	31.26	—	—
Electric Mutual Liability	819,319	260,581	2,596,908	966,326	37.21	687,455	27.70
Employers' Liability	63,400	14,752	431,309	163,186	37.84	316,928	55.14
Employers Reinsurance	201	—	78,738	18,155	24.82	47,885	40.75
European General Reinsurance	28,725	7,878	374,980	276,381	73.71	235,910	51.10
Excess	241,255	49,858	689,672	211,526	30.67	139	0.02
Factory Mutual Liability	86,102	31,150	1,874,169	936,219	49.95	531,692	28.58
Fidelity and Casualty	916	359	416,971	191,028	45.81	116,619	27.60
Fireman's Fund Indemnity	36	—	2,512	2,148	85.52	1,896	54.64
First Reinsurance	68,229	20,933	2,401,196	1,069,686	44.55	602,138	24.90
General Accident Fire and Life	12,769	5,056	189,132	208,428	110.20	110,991	45.12
General Reinsurance	34,075	13,692	682,384	301,971	44.25	225,481	33.19
Glens Falls Indemnity	136,692	48,533	1,427,571	614,193	43.02	377,734	26.70
Globe Indemnity	139,418	52,304	816,165	374,589	45.90	230,053	27.06
Great American Indemnity	124,961	39,935	1,353,976	591,883	43.71	196,568	13.84
Hardware Mutual Casualty	221,536	69,668	3,199,362	1,495,986	46.76	827,235	25.49
Hartford Accident and Indemnity	43,839	13,202	280,324	147,573	52.64	76,763	25.44
Home Indemnity	39,332	14,310	1,187,183	506,009	42.62	329,700	28.98
Indemnity Insurance	496	60	169,659	74,175	43.72	2,564	1.56
Interboro Mutual Indemnity	744,285	216,590	1,694,592	811,621	47.89	64,316	3.67
Liberty Mutual	33,346	12,927	661,651	275,798	41.68	167,759	26.50
London Guarantee and Accident	46,104	14,218	361,519	173,346	47.95	102,596	29.01
London & Lancashire Indemnity	778,900	192,508	3,250,179	1,280,793	39.41	650,042	19.77
Lumbermen Mutual Casualty	203,984	73,345	1,903,905	968,994	50.90	468,665	23.88
Maryland Casualty	450,514	149,596	1,034,409	467,543	45.20	282,152	27.14
Massachusetts Bonding and Insurance	68,726	21,916	536,414	226,242	42.18	48,800	9.65
Merchants Mutual Casualty	101,579	51,525	448,417	233,455	51.86	116,111	26.92
Metropolitan Casualty	930	438	178,526	38,818	50.71	23,957	32.95
National Casualty	34,417	7,271	176,341	56,565	32.08	18,032	9.55
National Grange Mutual Liability	—	—	—	—	—	—	—

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.

² Includes expense of investigation and adjustment of losses.

³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE W. — MISCELLANEOUS COMPANIES — Concluded

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED ¹		ACQUISITION EXPENSE ³	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Net Premiums Written
PROPERTY DAMAGE AND COLLISION, INCLUDING AUTO. — <i>Concluded.</i>							
New Amsterdam Casualty	\$228,910	\$79,154	\$1,123,709	\$485,074	43.17	\$253,543	22.82
New Century Casualty	—	—	80,518	31,546	39.18	10,549	16.44
New York Casualty	-55	6,598	172,982	89,881	51.96	15,796	29.39
Norwich Union Indemnity	5	—	179,579	83,565	46.53	32,417	31.91
Ocean Accident and Guarantee	64,635	21,448	992,644	470,821	47.43	248,970	26.48
Ohio Casualty	—	—	942,683	478,295	50.74	289,923	28.45
Peerless Casualty	3,824	878	20,466	5,488	26.81	6,540	29.99
Phoenix Indemnity	22,224	7,190	337,367	130,310	38.63	96,075	27.48
Preferred Accident	110,955	32,336	505,356	258,174	51.09	89,429	16.71
Protective Indemnity	—	—	27,374	16,178	59.10	7,463	25.38
Royal Indemnity	115,545	33,634	1,271,271	461,037	36.27	301,297	24.56
Saint Paul-Mercury Indemnity	10,364	2,238	264,580	156,938	59.32	96,189	29.63
Security Mutual Casualty	31,339	9,950	48,064	10,444	21.73	2,310	4.63
Service Mutual Liability	—	—	31,334	19,555	62.41	377	1.20
Shelby Mutual Plate Glass and Casualty	—	—	124,170	63,283	50.96	27,949	20.00
Standard Accident	131,644	39,654	1,042,799	460,832	44.19	325,391	30.26
Standard Surety & Casualty	961	644	263,332	139,335	52.91	79,206	27.83
Sun Indemnity	13,406	4,590	5,507,761	308,132	5.38	135,191	23.54
Travelers Indemnity	636,983	197,661	5,507,761	2,425,967	44.35	1,480,443	26.87
United States Casualty	897	893	399,331	188,791	47.28	29,809	8.60
United States Fidelity and Guaranty	131,638	42,509	2,193,846	1,112,421	50.71	515,194	23.28
United States Guarantee	4,128	1,552	464,286	177,065	38.14	148,932	31.64
United Mutual	128,579	39,366	229,049	229,049	45.81	74,294	15.19
Zurich General Accident and Liability	17,425	7,048	926,346	338,283	36.52	220,745	22.93
Totals	\$7,765,048	\$2,371,610	\$58,511,104	\$26,329,205	45.00	\$14,745,657	25.00
LIVE STOCK							
Car and General	—	—	\$9,079	\$4,166	45.88	\$1	—
Hartford Accident and Indemnity	—	—	5,105	5,687	110.43	2,246	43.70
Hartford Live Stock	\$8,371	\$4,120	312,462	265,661	82.64	67,352	17.96
Totals	\$8,371	\$4,120	\$326,646	\$275,514	84.35	\$69,599	18.35

¹ Unpaid return and reinsurance premiums and unauthorized reinsurance not taken into consideration when company is writing more than one class of business.² Includes expense of investigation and a justment of losses.³ Includes commissions and a proportionate percentage of the disbursement item "Salaries, traveling and all other expenses of agents not paid by commissions."

TABLE X.—MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE ON 1932, 1933 AND 1934 FOR ALL CLASSIFICATIONS UNDER THE SCALE

NAME OF COMPANY	AUDITED PAY ROLLS			AUDITED EARNED	
	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933
Aetna Casualty & Surety	—	—	\$29,698	—	—
Aetna Life	\$26,865,834	\$25,818,071	26,321,055	\$301,192	\$300,857
Alliance Casualty	718,632	69,756	—	6,748	487
American Employers	18,754,229	21,794,986	23,028,879	225,824	331,537
American Motorists	1,175,141	1,196,443	1,654,283	17,348	17,114
American Policyholders	—	284	417,482	—	9
American Surety	217,124	630,476	150,371	1,440	10,211
Bankers Indemnity	993,636	214,801	133,348	8,654	2,654
Car and General	129,329	448,591	927,533	2,271	6,233
Central Surety	825,815	713,945	243,684	10,591	10,632
Century Indemnity	13,114,575	13,142,940	13,960,050	160,574	168,504
Citizens Casualty	1,082,772	392,640	—	14,220	5,258
Columbia Casualty	673,681	1,217,612	1,767,270	9,973	14,244
Commerce Casualty	603,289	—	—	6,897	—
Commercial Casualty	1,062,549	1,661,660	226,558	15,720	21,137
Continental Casualty	452,960	673,389	3,405,748	8,594	13,884
Eagle Indemnity	801,892	1,066,698	928,234	9,754	13,851
Employers Liability	152,787,470	162,456,589	162,828,996	1,492,039	1,846,235
Fidelity and Casualty	7,693,443	9,073,146	8,926,179	94,445	119,181
Fireman's Fund	54,561	81,417	279,872	188	259
General Accident	8,563,442	6,964,593	7,056,344	91,234	82,064
Glens Falls	2,804,797	2,430,601	1,979,047	31,338	28,155
Globe Indemnity	16,803,945	13,159,859	8,402,118	194,846	154,405
Great American	6,804,278	8,702,955	10,114,295	119,593	148,650
Hartford Accident	15,622,930	25,639,735	24,928,578	177,567	294,419
Home Indemnity	4,724,009	634,172	—	47,483	8,333
Indemnity Insurance	5,660,925	4,523,347	4,635,179	41,357	39,741
London Guarantee & Accident	2,551,036	2,562,763	2,346,892	36,193	42,080
London and Lancashire	911,488	885,873	1,110,377	11,004	21,005
Maryland Casualty	10,365,406	9,750,968	10,469,084	129,673	178,018
Massachusetts Bonding	15,947,050	22,412,272	21,695,711	195,222	293,802
Metropolitan Casualty	3,195,372	2,616,330	348,637	47,013	36,005
National Casualty	40,040	56,231	77,443	291	486
New Amsterdam Casualty	6,062,475	6,482,452	5,564,210	91,767	93,736
Norwich Union	47,485	93,672	53,084	504	738
Ocean Accident	4,541,730	5,743,655	5,148,766	58,053	77,449
Phoenix Indemnity	1,959,658	2,261,659	1,765,871	20,654	22,590
Royal Indemnity	13,100,445	12,773,632	11,611,595	126,806	138,786
Standard Accident	2,500,444	3,537,888	3,971,205	29,926	46,219
Standard Surety	805,198	766,959	792,610	9,762	9,691
Sun Indemnity	1,210,785	1,854,067	1,969,663	14,470	14,684
Travelers	80,854,433	82,625,871	90,288,240	863,438	882,361
United States Casualty	356,753	1,862,226	2,091,067	3,488	22,344
U. S. Fidelity and Guaranty	8,381,808	7,981,936	8,235,668	105,022	101,076
Western Casualty	1,591,751	1,271,616	1,381,273	13,478	9,754
Zurich General Accident	2,544,794	3,379,609	3,316,064	29,517	32,336
All Stock Companies	\$445,959,409	\$471,628,385	\$474,582,261	\$4,876,171	\$5,661,214
American Mutual	\$95,571,795	\$112,598,351	\$122,350,711	\$1,116,944	\$1,421,165
Arrow Mutual	8,774,540	12,694,609	15,423,621	93,081	149,380
Eastern Mutual	2,569,505	2,535,800	2,762,290	31,667	30,769
Electric Mutual	11,095,059	9,723,088	13,493,477	89,293	68,766
Hardware Mutual	2,444,872	2,907,193	3,702,558	29,438	34,591
Liberty Mutual	238,723,546	261,762,583	293,950,800	2,411,559	2,783,998
Lumbermen's Mutual	28,242,181	25,316,852	30,491,387	401,219	419,756
Merchants Mutual	2,246,304	1,110,537	629,254	34,118	13,127
Security Mutual	8,051,427	9,498,474	9,068,453	120,122	161,635
Service Mutual	22,022,320	14,638,747	15,439,402	367,748	182,398
Transit Mutual	13,986,812	11,571,771	11,617,532	123,536	96,468
United States Mutual	9,992,729	10,253,564	11,611,880	118,915	112,341
Utica Mutual	939,161	669,088	771,784	9,242	5,218
All Mutual Companies	\$444,660,251	\$475,280,657	\$531,313,149	\$4,946,882	\$5,479,612
All Stock and Mutual Companies	\$890,619,660	\$946,909,042	\$1,005,895,410	\$9,823,053	\$11,140,826

POLICIES ISSUED BY THE INSURANCE CARRIERS DURING CALENDAR YEARS
OF BENEFITS AND PREMIUM RATES FOR THOSE YEARS RESPECTIVELY

PREMIUMS	LOSSES INCURRED			PER CENT OF EARNED PREMIUM			LOSS COST PER \$100 OF PAY ROLL		
	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
\$51	-	-	-	-	-	-	-	-	-
321,446	\$173,786	\$146,822	\$147,681	58	49	46	\$.65	\$.57	\$.56
-	2,025	6	-	30	1	-	.28	.01	-
303,933	133,606	179,208	130,267	59	54	43	.71	.82	.57
24,648	6,522	11,239	6,955	38	66	28	.56	.94	.42
12,832	-	-	7,891	-	-	61	-	-	1.89
1,052	2,610	11,922	158	181	117	15	1.20	1.89	.11
2,311	6,180	270	131	71	10	6	.62	.13	.10
12,773	517	11,320	7,446	23	182	58	.40	2.52	.80
3,445	5,707	6,996	3,904	54	66	113	.69	.98	1.60
185,681	83,309	77,169	94,800	52	46	51	.64	.59	.68
-	8,284	5,138	-	58	98	-	.77	1.31	-
21,584	8,021	5,402	10,792	80	38	50	1.19	.44	.61
-	5,230	-	-	76	-	-	.87	-	-
1,745	6,148	14,880	298	39	70	17	.58	.90	.13
59,480	13,327	4,448	30,816	155	32	52	2.94	.66	.90
11,947	3,647	11,852	2,540	37	86	21	.45	1.11	.27
1,917,240	871,827	958,544	885,634	58	52	46	.57	.59	.54
118,408	74,553	81,298	61,077	79	68	52	.97	.90	.68
1,574	-	71	730	-	27	46	-	.09	.26
71,376	60,031	49,508	32,023	66	60	45	.70	.71	.45
23,298	19,297	15,616	5,613	62	55	24	.69	.64	.28
97,162	132,369	91,127	39,210	68	59	40	.79	.69	.47
176,240	80,446	63,678	74,577	67	43	42	1.18	.73	.74
332,403	120,982	192,937	155,228	68	66	47	.77	.75	.62
-	23,744	4,438	-	50	53	-	.50	.70	-
38,085	20,097	26,643	30,446	49	67	80	.36	.59	.66
32,310	22,967	23,399	15,968	63	56	49	.90	.91	.68
21,537	7,825	5,739	8,463	71	27	39	.86	.65	.76
192,589	105,250	129,021	100,580	81	72	52	1.02	1.32	.96
304,344	108,614	145,967	163,096	56	50	54	.68	.65	.75
3,936	23,495	15,016	1,002	50	42	25	.74	.57	.29
655	-	-	40	-	-	6	-	-	.05
79,285	82,004	53,053	34,352	89	57	43	1.35	.82	.62
347	70	23	717	14	3	207	.15	.02	1.35
66,632	40,280	47,905	30,590	69	62	46	.89	.83	.59
22,301	22,388	9,453	9,175	108	42	41	1.14	.42	.52
128,428	76,005	61,079	71,413	60	44	56	.58	.48	.62
63,199	27,825	20,985	26,641	93	45	42	1.11	.59	.67
11,824	1,648	1,270	1,933	17	13	16	.20	.17	.24
15,155	7,196	7,126	11,596	50	49	77	.59	.38	.59
1,068,363	520,287	478,255	493,659	60	54	46	.64	.58	.55
30,312	426	9,099	10,099	12	41	33	.12	.49	.48
114,120	62,418	40,432	79,659	59	40	70	.74	.51	.97
12,208	15,673	6,883	5,651	116	71	46	.98	.54	.41
29,304	24,726	19,173	16,756	84	59	57	.97	.57	.51
\$5,935,563	\$3,011,362	\$3,044,410	\$2,809,607	62	54	47	.68	.65	.59
\$1,621,328	\$682,814	\$796,997	\$851,510	61	56	53	.71	.71	.70
196,124	24,466	43,052	76,988	26	29	39	.28	.34	.50
34,327	11,612	28,983	23,877	37	94	70	.45	1.14	.86
98,818	49,549	37,919	35,504	55	55	36	.45	.39	.26
46,405	16,968	23,180	17,483	58	67	38	.69	.80	.47
3,348,448	1,351,015	1,531,861	1,595,685	56	55	48	.57	.59	.54
542,918	285,457	189,623	274,658	71	45	51	1.01	.75	.90
9,184	29,981	8,468	3,284	88	65	36	1.33	.76	.52
153,671	67,627	46,862	68,437	56	29	45	.84	.49	.75
206,046	282,851	112,461	93,743	77	62	45	1.28	.77	.61
92,358	49,717	39,212	49,950	40	41	54	.36	.34	.43
109,708	49,721	69,258	69,373	42	62	63	.50	.68	.60
4,327	5,197	2,176	523	56	42	12	.55	.33	.07
\$6,463,662	\$2,906,975	\$2,930,052	\$3,161,015	59	53	49	.65	.62	.59
\$12,399,225	\$5,918,337	\$5,974,462	\$5,970,622	60	54	48	.66	.63	.59

TABLE Y. — MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE ON POLICIES
THE PRINCIPAL CLASSIFICATIONS UNDER THE SCALE OF BENEFITS AND PREMIUM

CLASSIFICATION OF RISKS	Code Num- ber	AUDITED PAY ROLLS		
		Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
Abrasive Wheel Mfg.	1748	\$1,090,466	\$1,983,107	\$2,152,093
Automobile Accessories—Service Stations	8387	5,275,863	5,674,361	6,142,364
Automobile Bus, Livery or Taxicab Companies:				
Garage Employees	8385	982,271	1,026,773	1,091,317
All Other Employees	7382	2,722,543	2,790,050	3,214,524
Automobile Garages or Repair Shops:				
Automobile Salesmen	8748	3,801,749	3,861,084	4,282,358
All Other Employees	8391	9,532,340	8,914,958	9,448,005
Automobile Mfg. or Assembling	3808	1,370,673	1,217,182	2,473,997
Bakeries	2003	4,853,897	5,106,869	7,554,644
Boilermaking	3620	310,093	349,354	437,676
Bookbinding	4307	2,109,887	2,225,892	2,556,256
Boot or Shoe Machinery Mfg.	3558	4,536,244	5,079,621	5,196,785
Boot or Shoe Mfg. or Repairing	2660	39,156,020	44,274,001	42,509,159
Box Mfg.—folding paper boxes	4241	1,425,596	1,643,390	1,808,168
Box Mfg.—solid paper boxes	4240	1,605,009	1,858,003	1,948,026
Box or Box Shooks Mfg.	2759	840,739	943,571	941,833
Breweries—including bottling	2121	305,453	1,211,094	1,776,543
Buildings—n.o.c.—operation	9015	12,317,833	12,552,779	12,868,311
Cable Insulation—no wire drawing	4470	788,095	1,232,228	1,390,008
Can Mfg.	3220	491,047	550,295	524,363
Carpentry—n.o.c.	5403	1,566,748	1,136,672	1,557,706
Carpentry—private residences	5645	2,424,398	2,381,080	2,886,551
Carpet or Rug Mfg.	2402	1,730,113	1,966,650	2,176,430
Cement Work—floors, sidewalks	5200	478,318	423,600	620,872
Cemetery Operation	9220	1,082,492	1,219,872	1,231,912
Chauffeurs—commercial	7380	19,308,182	19,573,590	15,280,116
Chocolate or Cocoa Mfg.	2042	891,900	818,164	1,015,514
Cleaning or Dyeing	2586	1,742,375	1,603,787	1,945,563
Clerical Office Employees	8810	190,135,864	186,554,510	192,926,185
Clothing Mfg.	2501	12,377,088	15,965,275	17,182,139
Cloth Printing	2417	6,243,026	8,525,353	8,194,352
Clubs—country, golf, etc.	9060	1,860,847	1,827,874	1,827,484
Clubs—n.o.c.	9061	2,485,986	2,281,712	2,124,135
Coal Merchants—fuel oil	8233	4,667,685	5,037,433	4,584,339
Colleges or Schools:				
Professional Employees	8868	13,293,432	12,494,202	14,489,442
All Other Employees	9101	5,466,217	5,249,007	5,612,923
Concrete Construction—bridges or culverts	5203	159,209	504,640	295,498
Concrete Construction—n.o.c.	5213	674,495	900,508	1,210,442
Confectionery Mfg.—excluding chocolate mfg.	2041	4,287,627	4,182,882	4,700,997
Cordage, Rope or Twine Mfg.—n.o.c.	2352	826,418	835,502	796,312
Cotton Spinning and Weaving	2222	21,720,273	31,134,557	29,831,524
Cracker Mfg.	2001	1,188,698	1,046,259	1,305,938
Drivers and Their Helpers	7205	3,695,471	3,490,165	1,061,190
Drug, Medicine or Pharmaceutical Preparations Mfg.	4600	1,781,807	1,737,026	1,869,252
Electric Light or Power Cos.—operation	7539	10,266,245	10,235,292	11,472,692
Electric Power or Transmission Equipment Mfg.	3643	12,938,421	13,940,610	16,024,499
Electrical Wiring—installation	5190	1,944,466	1,887,536	2,108,733
Excavation—cellars or foundations—buildings—				
bridges	6219	195,763	221,991	434,161
Eyelet Mfg.	3270	1,157,281	1,434,032	1,572,614
Farm Labor	0006	3,964,105	3,830,570	3,306,441
Fish Curing or Packing	2101	782,111	767,264	1,096,417
Florists—cultivating or gardening	0035	1,192,064	970,006	1,034,032
Food Sundries Mfg.—n.o.c.	6504	1,072,739	1,138,569	1,330,555
Forging Works—drop or machine	3110	253,462	386,826	508,606
Foundries—iron—n.o.c.	3081	1,752,267	2,217,930	2,220,079
Furniture Mfg.—wood including assembling	2883	1,988,583	2,404,128	2,526,977
Garbage, Ashes or Refuse Collecting	9403	647,381	786,340	679,146
Gardening—market or truck	0008	773,265	721,153	584,419
Gas or Water Mains—connections construction	6319	214,131	229,320	334,120
Gas Works—all operations	7500	7,696,387	7,136,111	8,212,256
Hat Mfg.—not straw or cloth	2538	924,175	1,018,680	1,308,971
Hay, Grain or Feed Dealers	8215	864,630	820,989	883,190
Hosiery Mfg.—excluding yarn	2361	1,820,621	2,158,348	2,511,795

ISSUED BY ALL CARRIERS DURING THE CALENDAR YEARS 1932, 1933 AND 1934 FOR
RATES FOR THOSE YEARS RESPECTIVELY (SEE FURTHER EXPLANATION IN FOOTNOTE)

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
\$5,819	\$13,169	\$18,004	\$1,452	\$13,785	\$2,710	\$.13	\$.70	\$.13
66,514	74,470	78,251	42,034	49,243	39,756	.80	.87	.65
16,422	18,593	21,025	6,800	5,044	6,162	.69	.49	.56
41,155	41,757	48,324	14,909	8,032	13,079	.55	.29	.41
15,066	15,790	18,422	7,969	5,975	6,045	.21	.15	.14
174,152	174,101	193,516	128,070	101,778	105,639	1.34	1.14	1.12
33,956	34,990	79,686	39,633	16,020	52,752	2.89	1.32	2.13
83,962	98,665	149,679	44,462	59,663	79,295	.92	1.17	1.05
15,004	15,505	20,118	8,359	10,063	11,520	2.70	2.88	2.63
11,767	13,620	16,874	3,122	10,793	12,125	.15	.48	.47
39,935	48,036	44,622	10,544	14,754	12,556	.23	.29	.24
260,359	327,966	320,486	179,339	174,586	164,963	.46	.39	.39
34,651	42,529	48,765	23,187	13,698	24,632	1.63	.83	1.36
22,186	27,942	30,863	16,440	13,010	11,078	1.02	.70	.57
26,537	30,977	32,359	9,320	11,395	15,968	1.11	1.21	1.70
8,943	36,441	54,692	3,015	29,781	24,422	.99	2.46	1.37
205,190	221,189	226,294	84,603	114,609	82,361	.69	.91	.64
11,015	17,338	20,031	5,085	4,544	2,095	.65	.37	.15
13,350	15,859	14,785	3,813	13,032	2,464	.78	2.37	.47
73,823	100,836	139,868	88,773	62,520	90,331	5.67	5.50	5.80
77,555	106,126	106,126	82,622	62,200	85,498	3.41	2.61	2.34
16,392	22,449	25,350	12,944	20,942	12,690	.75	1.06	.58
11,509	10,855	15,131	8,010	3,214	8,336	1.67	.76	1.34
18,535	18,710	17,551	13,687	14,019	7,367	1.26	1.15	.60
309,921	303,139	231,864	153,230	177,073	109,180	.79	.90	.71
14,508	13,919	18,816	9,765	14,066	13,023	1.09	1.72	1.28
19,070	20,004	25,634	9,507	12,095	7,696	.55	.75	.40
111,417	120,481	146,115	43,357	49,401	44,437	.02	.03	.02
50,886	76,397	86,769	40,380	43,122	41,354	.33	.27	.24
95,556	129,549	129,511	53,798	79,907	83,014	.86	.94	1.01
17,054	17,189	17,281	12,765	10,652	8,127	.69	.58	.44
21,271	19,939	18,259	5,453	9,003	6,943	.22	.39	.33
195,997	241,437	219,922	138,346	152,240	114,882	2.96	3.02	2.51
7,715	8,319	11,116	2,562	3,816	8,782	.02	.03	.06
60,842	60,739	67,005	27,899	28,487	38,602	.51	.54	.69
17,748	53,113	38,025	12,199	51,440	50,602	7.66	10.19	17.12
41,799	67,796	94,882	53,406	23,626	43,301	7.92	2.62	3.58
42,193	44,332	52,549	26,819	20,471	23,620	.63	.49	.50
9,521	9,908	9,526	1,469	2,543	3,022	.18	.30	.38
234,925	338,630	322,036	102,789	141,262	155,724	.47	.45	.52
18,267	19,076	24,034	9,582	7,796	12,096	.81	.75	.93
84,823	82,645	24,805	83,696	66,888	17,846	2.26	1.92	1.68
16,518	15,591	16,479	7,250	4,446	5,575	.41	.26	.30
200,200	182,518	178,618	108,553	72,292	78,379	1.06	.71	.68
123,642	127,499	140,362	61,190	68,732	44,234	.47	.49	.28
31,674	33,281	38,928	26,558	14,472	19,560	1.37	.77	.93
15,740	18,566	36,260	7,772	8,981	11,874	3.97	4.05	2.73
11,916	14,543	15,471	2,564	3,137	3,449	.22	.22	.22
95,266	96,487	84,913	39,312	57,786	47,638	.99	1.51	1.44
21,903	20,847	29,509	5,344	5,960	12,560	.68	.78	1.15
11,896	10,566	11,623	7,792	6,862	8,977	.65	.71	.87
15,597	16,488	19,138	5,301	8,015	6,501	.49	.70	.49
7,967	13,669	18,310	4,852	7,998	7,910	1.91	2.07	1.56
44,353	75,003	100,408	26,363	44,885	34,709	1.50	2.02	1.56
35,342	46,682	51,851	30,537	36,491	32,894	1.54	1.52	1.30
41,905	51,204	36,644	24,292	35,393	16,985	3.75	4.50	2.50
11,535	10,456	8,614	7,979	4,236	7,794	1.03	.59	1.33
18,305	24,222	35,608	12,127	5,645	20,646	5.66	2.46	6.18
135,392	118,553	120,559	51,587	73,733	53,298	.67	1.03	.65
11,567	13,150	18,327	5,284	3,253	9,476	.57	.32	.72
25,053	23,853	24,849	5,729	20,280	10,238	.66	2.47	1.16
6,109	7,261	8,897	3,733	4,527	10,802	.21	.21	.43

TABLE Y. — MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE

CLASSIFICATION OF RISKS	Code Number	AUDITED PAY ROLLS		
		Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
Hospitals and Asylums:				
Professional Employees	8833	\$5,849,512	\$5,502,321	\$5,370,690
All Other Employees	9040	3,597,147	3,511,108	3,239,082
Hotels	9052	8,310,693	8,033,819	9,452,388
Ice Cream Mfg.	2039	802,671	754,990	1,124,739
Ice Dealers	8203	1,725,068	1,404,550	1,364,633
Incandescent Lamp Mfg.	4112	1,573,582	2,117,950	2,151,622
Jewelry Mfg.	3383	3,027,639	3,947,488	4,561,375
Jute or Hemp Spinning and Weaving	2348	1,314,071	1,779,325	1,858,939
Knit Goods Mfg.—n.o.c.	2362	3,415,014	3,874,309	3,668,438
Laundries—all kinds	2585	5,718,041	5,654,884	6,613,623
Leather Goods Mfg.—n.o.c.	2688	1,265,284	1,791,524	2,150,935
Lumber Yards	8232	1,823,727	1,836,379	1,944,503
Machine Shops—excluding foundry	3632	6,786,494	8,617,730	10,165,039
Masonry—n.o.c.	5022	1,361,065	1,080,666	1,753,405
Mattress or Box Spring Mfg.	2570	442,205	454,303	511,538
Metal Goods Mfg.	3400	900,338	1,220,398	1,449,027
Meat Products Mfg.—n.o.c.	2095	1,093,126	1,236,948	1,232,072
Milk Depots or Creameries	2070	2,339,498	2,444,053	7,184,927
Millwright Work	3724	955,173	986,596	1,080,304
Newspaper Publishing	4304	9,050,995	8,709,067	9,469,379
Oil or Gasoline Distributing	8350	4,010,953	4,429,364	4,477,598
Oil Refining—petroleum	4740	1,205,788	1,198,799	1,250,481
Optical Goods Mfg.	4150	2,036,028	2,751,500	3,309,800
Packing Houses—all operations	2089	2,008,724	3,032,894	2,622,327
Painting or Decorating—interior	5490	1,823,583	1,807,160	2,469,946
Painting or Decorating—not interior	5461	421,877	464,805	636,311
Paper Coating or Finishing	4250	1,351,779	1,528,322	1,726,741
Paper Goods Mfg.	4279	2,734,456	3,426,311	3,465,325
Paper Mfg.	4239	8,520,695	9,437,396	10,342,553
Planing or Moulding Mills	2731	599,340	611,763	439,220
Plastering—n.o.c.	5480	702,276	397,845	605,179
Plumbing—n.o.c.	5183	4,143,226	3,942,191	4,487,590
Plush or Velvet Mfg.	2300	990,103	1,428,035	1,811,744
Printing or Lithographing	4299	9,107,350	9,099,221	10,352,655
Pump or Engine Mfg.—excluding foundry	3612	831,824	777,852	1,002,223
Pyroxylin Goods Mfg.	4452	1,419,276	2,045,825	2,398,208
Pyroxylin Mfg.	4440	738,260	899,308	1,009,849
Quarries—n.o.c.	1624	409,614	518,966	360,650
Railroad Operation—electric:				
Shop Employees	7127	1,298,219	1,074,712	1,082,827
All Other Employees	7128	12,397,847	10,389,041	10,324,668
Rattan and Willow Ware Mfg.	2913	987,658	1,249,602	1,252,018
Restaurants	9079	13,733,118	14,182,721	15,180,356
Roofing—all kinds	5551	458,359	468,743	575,325
Rubber Boot or Shoe Mfg.	4417	5,188,551	7,019,824	6,243,043
Rubber Goods Mfg.	4410	4,487,577	5,060,432	4,833,931
Rubber Tire Mfg.	4420	1,326,576	1,778,140	2,368,617
Salesmen, Collectors, etc.	8742	65,445,078	65,608,200	70,423,676
Sand or Gravel Digging	4000	294,334	237,140	330,682
Screw Mfg.	3145	660,786	992,815	1,200,905
Sewer Construction—all operations	6306	553,269	520,683	636,432
Sheet Metal Work—erection	5538	966,131	949,321	1,055,495
Sheet Metal Work—shop	3066	375,801	395,452	390,743
Shoddy Mfg.	2216	320,220	532,896	588,494
Shoe Stock Mfg.	2651	3,021,088	3,297,457	3,475,883
Silk Throwing and Weaving	2303	2,726,661	2,223,419	2,661,232
Silverware Mfg.	3381	1,675,745	1,495,877	1,557,706
Soap or Soap Powder Mfg.	4720	1,342,080	1,550,473	1,665,650
Sporting Goods Mfg.	4902	885,584	1,326,252	1,675,278
Stationery Mfg.	4251	2,819,828	2,938,909	3,388,401
Storage Warehouses—cold	8291	793,984	729,236	888,961
Storage Warehouses—general merchandise	8292	605,140	767,650	788,894
Stores:				
Clothing or Wearing Apparel—retail	8008	11,999,734	12,559,419	13,140,327
Department Stores—retail	8039	9,790,118	9,136,439	10,032,990
Dry Goods Stores—retail	8007	2,495,376	2,577,983	2,388,610
Five and Ten Cent Stores	8050	3,283,451	4,073,279	4,522,586
Furniture Stores	8015	2,375,891	2,458,737	2,388,043
Grocery Stores—retail	8006	6,158,391	6,437,592	7,354,367

ON POLICIES ISSUED BY ALL CARRIERS, ETC. — Continued

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
\$18,386	\$18,051	\$18,407	\$14,707	\$8,282	\$8,672	.25	.15	.16
34,494	33,869	32,045	15,255	14,192	21,113	.42	.40	.65
87,795	91,511	109,322	73,324	44,634	66,720	.88	.56	.71
17,785	17,377	23,971	9,191	10,676	14,850	1.15	1.41	1.32
71,528	57,630	54,448	29,879	30,925	25,277	1.73	2.20	1.85
11,390	12,963	12,054	4,262	11,501	1,072	.27	.54	.05
15,373	19,628	23,586	12,943	7,567	10,293	.43	.19	.23
14,271	21,655	21,844	7,743	13,637	4,913	.59	.77	.26
23,553	27,504	26,776	15,262	17,449	12,817	.45	.45	.35
86,634	90,758	108,602	36,190	35,852	33,904	.63	.63	.51
10,209	15,189	19,153	18,100	6,314	8,978	1.43	.35	.42
77,370	84,301	89,804	38,545	36,558	24,193	2.11	1.99	1.24
106,650	146,205	175,814	63,137	62,836	72,002	.93	.73	.71
100,347	89,226	148,746	64,518	79,775	63,596	4.74	7.38	3.63
9,995	11,311	12,105	3,666	6,116	3,761	.83	1.35	.74
28,091	42,394	50,629	14,976	29,459	27,893	1.66	2.41	1.92
20,425	26,996	26,930	12,641	19,036	24,806	1.16	1.54	2.01
58,417	60,641	149,858	27,357	25,064	78,757	1.17	1.03	1.10
28,357	34,185	39,359	16,682	9,840	36,233	1.75	1.00	3.35
61,767	56,930	66,161	27,563	26,798	33,944	.30	.31	.36
79,908	89,927	89,260	46,201	23,162	61,209	1.15	.52	1.37
44,081	34,275	29,313	6,841	9,853	4,670	.57	.82	.37
9,468	13,970	16,665	10,124	7,991	9,081	.50	.29	.27
42,453	66,697	59,498	20,911	17,649	29,466	1.04	.58	1.12
26,393	28,099	39,822	25,035	25,488	28,432	1.37	1.41	1.15
46,073	57,816	82,208	45,730	19,772	32,553	10.84	4.25	5.12
23,675	29,094	33,359	12,577	18,411	9,549	.93	1.20	.55
22,811	28,090	29,417	41,540	17,755	24,943	1.52	.52	.72
154,883	178,564	202,089	67,937	106,957	79,754	.80	1.13	.77
17,189	17,589	12,770	11,104	6,699	7,684	1.85	1.10	1.75
19,942	13,937	22,043	24,755	8,173	11,261	3.52	2.05	1.86
80,826	83,743	99,167	55,612	55,044	58,048	1.34	1.40	1.29
10,855	17,111	23,516	7,229	21,769	21,025	.73	1.52	1.16
72,869	69,127	82,421	36,098	46,123	42,833	.40	.51	.41
5,521	5,031	7,498	12,426	2,457	1,066	1.49	.32	.11
13,690	20,925	25,905	3,154	15,911	9,140	.22	.78	.38
13,314	14,474	20,841	15,084	16,667	6,335	2.04	1.85	.63
34,479	43,417	34,244	22,162	14,294	6,781	5.41	2.75	1.88
13,763	10,973	10,125	4,944	9,601	7,351	.38	.89	.68
117,131	96,355	91,742	57,026	59,242	64,886	.46	.57	.63
12,075	15,738	17,136	4,035	17,451	14,753	.41	1.40	1.18
142,228	154,780	175,486	87,406	105,775	116,417	.64	.75	.77
39,356	43,125	57,236	25,112	35,791	41,088	5.48	7.64	7.14
42,035	63,571	63,367	22,327	29,105	25,617	.43	1.41	.41
117,441	139,519	133,205	76,737	65,240	45,825	1.71	1.29	.95
9,472	16,544	24,207	15,321	14,498	9,471	1.15	.82	.40
120,796	156,396	175,265	60,527	87,212	70,931	.09	.13	.10
17,760	15,609	22,817	29,165	25,464	8,021	9.91	10.74	2.43
7,058	10,136	12,687	1,193	6,389	4,952	.18	.64	.41
56,132	62,338	83,536	24,810	24,883	25,122	4.48	4.78	3.95
25,754	24,001	27,028	14,769	9,815	11,683	1.53	1.03	1.11
10,379	11,010	11,811	9,142	3,855	8,504	2.43	.97	2.18
15,684	26,803	29,261	14,201	12,542	16,712	4.43	2.35	2.84
60,903	65,962	68,801	28,912	28,765	14,041	.96	.87	.40
17,906	15,387	20,085	15,934	12,390	6,144	.58	.56	.23
11,821	10,606	11,766	4,695	8,932	4,720	.28	.60	.30
22,116	25,786	25,916	9,376	4,008	6,819	.70	.26	.41
6,640	10,132	13,676	3,628	8,005	4,056	.41	.60	.24
24,339	25,764	29,395	6,080	11,459	7,796	.22	.39	.23
15,959	15,787	20,010	12,335	4,789	13,269	1.55	.66	1.49
21,907	31,089	33,244	5,884	9,896	10,900	.97	1.29	1.38
33,852	40,349	47,145	24,279	29,229	30,568	.20	.23	.23
41,658	42,671	50,048	29,446	31,601	33,221	.30	.35	.33
8,224	9,134	8,597	5,174	4,915	4,193	.21	.19	.18
21,974	29,278	35,727	11,397	13,758	11,667	.35	.34	.26
21,593	25,174	24,871	16,164	16,370	14,568	.68	.67	.61
59,720	62,737	81,221	50,376	32,004	47,629	.82	.50	.65

TABLE Y. — MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE

CLASSIFICATION OF RISKS	Code Number	AUDITED PAY ROLLS		
		Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
<i>Stores—Continued</i>				
Hardware Stores	8010	\$2,131,855	\$1,978,774	\$2,087,421
Meat, Fish or Poultry Stores—retail	8037	9,037,885	9,333,109	9,753,454
Meat, Fish or Poultry Stores—wholesale	8021	3,071,186	3,080,265	3,333,206
Store Risks—retail	8017	14,253,383	14,392,721	14,242,780
Store Risks—wholesale or wholesale and retail	8018	7,310,048	7,502,680	7,991,647
Wool Merchants	8103	985,359	1,247,619	1,073,000
Stove Mfg.	3169	1,383,492	2,247,682	1,448,373
Street Cleaning	9402	600,718	952,186	1,246,067
Street or Road Construction—including paving	5506	5,464,059	5,145,488	5,207,422
Sugar Refining	2021	1,341,417	1,387,704	1,468,119
Tanning	2623	9,650,213	12,081,843	12,193,270
Telephone or Telegraph Apparatus Mfg.	3681	2,152,321	2,475,212	3,266,392
Textiles—bleaching, dyeing, etc.	2413	1,436,329	1,389,796	1,355,364
Textile Machinery Mfg.	3515	1,118,596	1,643,945	1,545,224
Theatres—not players	9154	4,424,639	4,602,593	4,678,823
Tool Mfg.—not drop or machine forged	3113	2,140,295	3,007,550	3,941,434
Tree Pruning, Spraying, etc.	0106	384,285	338,991	385,962
Truckmen—n.o.c.	7219	5,540,305	5,991,367	5,977,728
Tunneling—not pneumatic	6251	1,482,239	426,834	262,160
Upholstering	9522	1,096,149	1,041,967	1,090,124
Valve Mfg.	3634	1,323,879	1,516,571	2,033,737
Waterworks Operation	7520	1,787,130	1,837,461	1,744,464
Webbing Mfg.	2380	1,703,562	2,027,043	2,020,737
Wire Drawing—iron or steel	3241	3,440,620	4,824,873	5,818,545
Wire Goods Mfg.—excluding wire drawing	3257	791,231	1,077,321	1,200,328
Woodenware Mfg.	2841	2,423,605	2,841,412	2,712,090
Wool Combing or Scouring	2260	1,293,285	1,949,127	1,798,249
Wool Spinning and Weaving	2286	25,222,377	33,157,601	35,111,110
Yarn or Thread Dyeing or Finishing	2416	1,208,005	1,299,214	1,289,051
Yarn or Thread Mfg.—cotton	2220	2,012,721	2,943,140	2,585,680
Yarn Mfg.—wool	2291	1,464,193	2,095,510	2,052,444
Y. M. C. A. or Y. W. C. A. Institutions	9063	1,650,065	1,638,609	1,805,369
Totals		\$826,251,120	\$877,955,305	\$925,443,924

NOTE. — In the above table there are presented classifications covering the most important lines of industry in Massachusetts, including manufacturing and contracting risks, commercial enterprises and public utilities.

There are shown for policies issued in each of the calendar years 1932, 1933 and 1934 —

(a) The actual payrolls as disclosed by the insurance carriers' audit, which payrolls are based on the wage levels in effect for the respective years.

(b) The audited premiums earned which are based on the actual rates charged, that is, the manual or base rates applicable during the policy period, adjusted by the application of the Plan of Experience Rating in effect and applied to risks eligible therefor.

ON POLICIES ISSUED BY ALL CARRIERS, ETC. — Concluded

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934	Policies Issued 1932	Policies Issued 1933	Policies Issued 1934
\$18,047	\$17,235	\$18,362	\$12,785	\$16,265	\$10,044	.60	.82	.48
139,243	149,860	159,066	89,365	87,994	80,747	.99	.94	.83
45,087	52,863	59,198	33,554	23,540	39,423	1.09	.76	1.18
68,786	79,909	82,766	33,666	54,407	48,661	.24	.38	.34
91,046	100,008	110,724	51,644	46,242	63,498	.71	.62	.79
15,458	22,277	20,288	9,842	9,977	4,397	1.00	.80	.41
27,781	58,440	46,841	41,632	60,707	13,160	3.01	2.70	.91
15,726	26,630	33,578	6,864	16,664	20,099	1.14	1.75	1.61
267,563	298,179	279,835	180,143	137,729	139,116	3.30	2.68	2.67
20,747	19,712	21,562	11,574	17,889	18,056	.86	1.29	1.23
195,717	279,425	279,437	136,509	110,909	130,999	1.41	.92	1.07
24,548	27,671	34,263	8,061	9,357	12,006	.37	.38	.37
32,529	32,313	30,634	8,079	25,293	15,781	.56	1.82	1.16
20,101	29,774	30,958	21,897	21,912	5,515	1.96	1.33	.36
21,866	21,912	22,961	7,591	24,703	11,909	.17	.54	.25
21,686	31,849	42,815	10,677	20,038	13,365	.50	.67	.34
23,547	23,604	28,647	14,192	2,557	10,806	3.69	.75	2.80
281,268	326,280	329,522	202,728	176,538	135,741	3.66	2.95	2.27
202,267	43,924	43,357	164,454	68,081	45,566	11.09	15.95	17.38
7,174	8,534	9,564	9,168	4,395	5,605	.84	.42	.51
15,816	20,294	30,856	8,989	8,158	7,661	.68	.54	.38
42,400	47,428	48,176	34,201	28,485	23,400	1.91	1.55	1.34
11,616	14,329	14,063	2,050	5,886	4,633	.12	.29	.23
51,196	81,570	110,465	39,494	43,082	53,123	1.15	.89	.91
11,780	15,770	17,973	16,396	3,762	8,622	2.07	.35	.72
53,822	63,832	66,310	27,423	42,194	20,476	1.13	1.48	.75
27,721	43,893	41,544	15,033	27,039	15,548	1.16	1.39	.86
202,238	283,904	322,282	145,123	182,825	164,701	.58	.55	.47
16,313	18,379	18,680	11,965	5,338	5,230	.99	.41	.41
20,891	29,703	27,181	14,119	7,762	8,808	.70	.26	.34
11,655	16,785	18,583	11,339	20,845	11,751	.77	.99	.57
15,746	15,767	17,812	6,327	11,629	18,416	.38	.71	1.02
\$8,257,514	\$9,383,351	\$10,217,223	\$5,097,073	\$5,189,044	\$4,947,017	.62	.59	.53

FRATERNAL BENEFIT SOCIETIES

Records of Changes in Fraternal Benefit Societies

Below is a list of the corporations which were authorized in this Commonwealth from Jan. 1, 1935, to the date of this report, and also a list of those which ceased to transact business during the same period:

CORPORATIONS AUTHORIZED DURING THE YEAR 1935

NAME	Location	Date of Authority
The Continental Benefit Society	Boston	Feb. 21
The Commonwealth Police Protective Association, Incorporated	Boston	Feb. 28
R. H. White Company Mutual Benefit Association	Boston	Feb. 28
Jewish Bakers Benefit Association*	Boston	Mar. 22
Italian American Benefit Society of Norwood*	Norwood	Apr. 18
The 43 by the Sea Benefit Society*	Boston	May 18
Quincy Police Mutual Aid Association	Quincy	May 22
International Workers Order, Inc.	New York, N. Y.	May 28
Mutual Benefit Society of Santa Eufemia a Maiella*	Watertown	July 17
Saint Casmirs Mutual Benefit Society of Holyoke*	Holyoke	July 22
Mutual Benefit Society Calabrian New Era of Worcester, Massachusetts*	Worcester	July 22
Polish Women's Alliance of America	Chicago, Ill.	Aug. 1
The Walpole Police Relief Association	Walpole	Sept. 9
Calabro-American Society of Our Lady of the Assumption*	Springfield	Nov. 21

CORPORATIONS AUTHORIZED SINCE JAN. 1, 1936

The Italian Women's Benefit Society of Pietraperzia*	E. Boston	Jan. 23
Independent Sons of Shepetovka Mutual Benefit Association*	Boston	Mar. 23
Overglobe Fraternal Benefit Association, Inc.*	Bridgewater	Apr. 9
Bisceglia Women's Mutual Benefit Association*	Worcester	Apr. 10
Atina St. Marco Mutual Benefit Society*	Watertown	May 14
The Italian Women's Mutual Aid and Benefit Society*	Newton	May 15
Ladies Saint Lucy Benefit Society*	Revere	May 18
Land of Otranto Mutual Benefit Society, Incorporated*	Worcester	June 15
Mutual Benefit Society St. Mary of Carmen*	Newton	June 24
Men's Saint Lucy Mutual Relief and Benefit Society, Incorporated*	Revere	July 17
Svobodny Orol Tatransky Slovak Mutual Benefit Society*	Boston	Aug. 4
Foggia Mutual Benefit Society, Inc., of Leominster, Mass.*	Leominster	Aug. 11
American Italian Fraternal Society of Everett*	Everett	Oct. 13
The Women's Mutual Benefit Society of Saint Mary of the Peace*	Watertown	Oct. 20
Society and Brotherhood of Mutual Aid and Benefit of the Townsmen of Northern Italy, of Boston, Massachusetts*	Boston	Oct. 24
The Woman's Mutual Benefit Society of St. Michael and St. Anthony of Padua*	Waltham	Nov. 6
Saint Mary of the Graces Mutual Society*	Watertown	Nov. 28

CORPORATIONS CEASING TO TRANSACT BUSINESS SINCE JAN. 1, 1935

NAME	Location	Date and Remarks
The St. Jean Baptiste Society of North Adams	N. Adams	Special Act, chap. 139, Acts of 1935. Membership and funds transferred to L'Union St. Jean Baptiste d'Amerique.
Portuguese Catholic Benevolent St. John Association	New Bedford	Dissolved by chap. 194, Acts of 1935.
Portuguese Fraternity of the United States of America, Supreme Lodge of the	Cambridge	Receiver appointed May, 1935.
Uniao Madeirense do Estado da California, Ashland,	Ashland,	July 1, 1935. License not renewed.
Associacao Protectora	California	July 1, 1935. License not renewed.
Boston Fruit and Produce Exchange, The Beneficiary Association of the	Boston	Receiver appointed November 12, 1935.
Canado-Americaine, Association	Manchester,	July 1, 1936. License not renewed.
Hub Benefit Society	New Hampshire	Sept. 4, 1936. No business transacted for one year and certificate of incorporation null and void.

*Incorporated under the exemption of Section 46, of Chapter 176 of the General Laws.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 1

NAME	Incorporated	Location	President	Secretary
MASSACHUSETTS (LODGE SYSTEM)				
Foresters, Massachusetts Catholic Order of.	July 30, 1879	Boston	Joseph A. Cahalan	Joseph J. Forrester
Harugari des Santes Massachusetts, Gross-Loge des Deutschen Ordens der	Apr. 1, 1881	Boston	F. Wm. Graetz	August Fichtner
New England Order of Protection, Supreme Lodge	Nov. 12, 1887	Boston	Frank W. Sweet	Walter B. Power
Portuguese Continental Union of the United States of America	Oct. 1, 1927	Plymouth	Jose E. de Carvalho	Anibal Da Silva Branco
Protective Union Maderian of Massachusetts, Association	Nov. 1, 1927	New Bedford	Jose F. de Sousa	Jose J. Pereira
Royal Arcanum, Supreme Council of the	Nov. 5, 1877	Boston	Milton A. Willmet	Herbert F. Hotchkiss
Royal Michaelense Autonomic Beneficent Association Incorporated	Aug. 10, 1899	Boston	Leonel J. Costa	Alipio Galvao
Scottish Clans (Incorporated), American Order of	May 6, 1889	Boston	John Mutch	Robert Bruce
Union Fraternal League, The	June 19, 1889	Boston	James S. McKenna	Agnes Merrill
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	Feb. 9, 1883	Boston	Andrew T. Carlin	Charles C. Fearing
MASSACHUSETTS (NOT ON LODGE SYSTEM)				
Adam Mickiewicz Polish National Benefit Society	May 12, 1921	Boston	Joseph Sinkiewicz	Waclaw Jankowski
American Express Employees Aid Society	Mar. 14, 1898	Boston	A. S. Daizell	F. L. Pearson
Arlington Police Relief Association, Incorporated	Sept. 1, 1905	Arlington	James J. Donovan	James J. Flynn
Belmont Police Relief Association, Incorporated	Nov. 30, 1928	Belmont	Harold Haag	John J. Durham
Boremcno Employees' Association	Jan. 29, 1926	Fall River	John Shepard	A. M. MacIntyre
Boston Firemen's Mutual Relief Association	Feb. 18, 1882	Boston	Frank N. Vogel	Henry A. Fox
Boston Letter Carriers' Mutual Benefit Association, The	May 18, 1889	Boston	Patrick J. Molloy	Charles H. Norton
Boston Post Office Clerk's Mutual Benefit Association, The	July 19, 1894	Boston	John J. Joyce	Stephen R. Chatelle
Brockton Firemen's Relief Association	Sept. 20, 1890	Boston	William E. Perry	F. W. Eaton
Brockton Masonic Benefit Association	Nov. 7, 1887	Brookton	John H. Hamilton	F. W. Brady
Brockton Firemen's Relief Association	Jan. 3, 1894	Brookton	Dr. B. Strout Stevens	Alfred A. Stalp
Brookline Firemen's Relief Association	Jan. 23, 1926	Brookton	Harry A. Swartz	John D. E. Walsh
Brookline Police Mutual Aid Association	May 23, 1887	Brookline	Thomas E. Duggan	John J. McCarthy
Cambridge Police Mutual Aid Association	Nov. 4, 1887	Brookline	John G. Thompson	Wm. H. Burke
Cape Verde Beneficent Association, Incorporated ¹	May 20, 1884	Cambridge	Walter L. Maher	Edward J. Murphy
Catholic Association of Lowell, Mass., The Corporation of the Members of the	Feb. 24, 1920	New Bedford	Miguel M. Chantre	Miguel A. Teque
Chelsea Police Relief Association	Feb. 27, 1935	Lowell	Elphege Phaneuf	Alfred L. Dion
Commonwealth Police Protective Association	Mar. 19, 1889	Chelsea	Fred L. McCormick	Cornelius P. Duggan
Continental Benefit Society ²	Feb. 21, 1935	Boston	Peter W. McCauley	Michael E. Hall
Dona Maria Amelia Benevolent Association ³	Jan. 5, 1933	Boston	Max Fischman	Arthur L. Benham
Eastern Commercial Travelers Accident Association	Sept. 20, 1894	New Bedford	Josephine T. Anla	Adeline P. Emery
Eastern Commensal Travelers Health Association	Mar. 7, 1901	Boston	Fred E. Hollins	John S. Whittemore
Everett Commensal Relief Association, The	Oct. 20, 1896	Everett	Fred E. Hollins	James J. Doherty
Everett Police Mutual Aid Association, Inc.	June 21, 1917	Everett	Herbert H. Twohig	Thomas F. McEleney
Fall River Police Relief Association	Jan. 12, 1917	Fall River	John O'Neill	William C. Chippendale
Flene Cooperative Association Benefit Society ²	Dec. 2, 1920	Boston	Edward C. McMahon	H. Clifford Bean
Fitchburg Police Relief Association	June 30, 1920	Fitchburg	Harold H. Brodeur	Daniel F. McKenna
Haverhill Firemen's Relief Association	Jan. 25, 1887	Haverhill	Carlisle F. Taylor	George E. Hubbard
Hermans' Benefit Association, Incorporated, The	Dec. 20, 1901	Holyoke	Benj. L. Chase	August Doshla

¹ Reincorporated July 20, 1935.² Reincorporated February 28, 1935.³ Reincorporated June 7, 1935.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 1 — Continued

NAME	INCORPORATED	LOCATION	PRESIDENT	SECRETARY
MASSACHUSETTS (NOT ON LODGE SYSTEM) — <i>Concluded</i>				
Holyoke Firemen's Aid Association, Inc.	Dec. 29, 1926	Holyoke	James Bradley	James F. Lacey
Holyoke Police Relief Association	June 10, 1924	Holyoke	Patrick J. Mannix	William Goss
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield				
Knights of St. Stanislaus, Incorporated, The	Oct. 28, 1916	Westfield	Peter Marichak	Stanley Machak
La Ligue des Patriotes	July 30, 1902	Chicopee	Frank Kendra	Jacob Trybulski
Lawrence Fire Department, Mutual Relief Association of the	Mar. 31, 1888	Fall River	Thomas Lavoie	Hector A. Vezina
Lawrence Firemen's Relief Association, Incorporated, The	Mar. 18, 1878	Lawrence	Francis Haley	Francis Devlin
Lawrence Police Relief Association, Inc.	Dec. 18, 1902	Lawrence	Thomas Eaton	Richard M. Stephen
Lexington Police Relief Association, The	Apr. 11, 1880	Lexington	Maurice A. Fitzgerald	Walter G. Spranger
Lowell Firemen's Fund Association	Oct. 3, 1928	Lowell	James J. Sullivan	Edward J. Lennon
Lowell Police Relief Association	Nov. 22, 1887	Lowell	Joseph R. Willis	Michael T. Fitzpatrick
Lynn Fire Department, The Relief Association of the	Apr. 5, 1889	Lynn	Patrick H. Bagley	William L. Keegan
Madeiran Alliance Protective Association, The	Mar. 25, 1886	Lynn	John H. Day	Geo. F. Sexton
Madeiran Beneficent Operative Association, Inc.	Oct. 10, 1913	New Bedford	Manuel Freitas, Jr.	John V. Ferreira
Marketen's Relief Association, The	Jan. 18, 1924	Boston	Jose Antonio	Joaõ G. Pestana
Masonic Casualty Company, The	May 24, 1906	Boston	A. Russell Ellis	Charles E. Mills
Massachusetts Benevolent Association	Oct. 7, 1895	Boston	Herbert S. Eldredge	Herbert R. Knapp
Massachusetts Permanent Firemen's Benefit Association	Mar. 2, 1934	Boston	Herbert L. Peterson	Louis H. Snyder
Massachusetts Permanent Janitors' and Custodians' Benefit Association	Jan. 22, 1918	Worcester	Daniel J. Flaherty	John J. Kelley
Massachusetts Portuguese Mutual Aid and Benefit Operative Association	Feb. 16, 1926	Worcester	Thomas M. Keegan	William Jones
Medford Fire Department, The Relief Association of the	Oct. 19, 1921	Fall River	Manuel Ramos	Henrique F. Nobrega
Melrose Firemen's Relief Association, Incorporated	Dec. 31, 1895	Medford	Oliver C. Nicoll	Joseph M. Nestor
Metropolitan District Police Relief Association, Incorporated	May 11, 1908	Melrose	Dennis J. Murphy	Samuel J. Warren
Milton Firemen's Relief Association	June 1, 1905	Milton	John D. MacKinnon	William J. Marley
Monte Pio Lusitano Corporation, The	May 7, 1885	New Bedford	Frank G. Mullen	James H. Whelan
National Mutual Aid Association	May 24, 1920	Holyoke	Jose F. Iacardi	Manuel Cabral
New Bedford Firemen's Mutual Relief, Inc.	June 28, 1917	Needham	Raymond C. Dickinson	Joseph Conner
New Bedford Police Association	Jan. 8, 1895	New Bedford	T. Robt. Quinlan	Harold T. Vincent
New Bedford Laundries Inc., Mutual Benefit Association	Sept. 25, 1895	New Bedford	Leo F. McGoff	Francis T. Macedo
New England Relief Association, Incorporated	Nov. 20, 1890	New Bedford	James J. Carr	Albert B. White
Newton Firemen's Relief Association, Incorporated	Oct. 31, 1921	Windchester	L. W. Bennett	H. E. Dewar
Newtown Police Relief Association, Incorporated	Dec. 4, 1884	Boston	Converse N. Slicdd	Frederic C. Streck
Newtown Police Relief Association, Inc.	Jan. 31, 1907	Newton	Thomas W. Sleggs	Sabin W. Cobbett
Peabody Police Relief Association, Inc.	Oct. 10, 1921	Peabody	John B. Foley	John J. Monaghan
Portuguese Alliance Benevolent Association	Nov. 8, 1924	Fall River	Albert Freitas	Eldon H. Wilson
Portuguese Association Madeiran Union, Incorporated	Dec. 10, 1920	New Bedford	Jose F. de Souza	Filomena Freitas
Portuguese Association of the Holy Ghost, Incorporated	Nov. 29, 1924	Dighton	Antone V. Perry	Jose J. Pereira
Portuguese Azorian Operative Beneficent Association, Incorporated	Sept. 8, 1911	Fall River	Joaõ A. Moniz	Albano Neves
Portuguese Benevolent Association of Saint Michael the Archangel, Incorporated	Jan. 22, 1903	Fall River	Domingos C. Farias	John P. Moniz
Portuguese Benevolent Society of Our Lady of Help of Peabody, Mass., Incorporated	May 9, 1910	Peabody	Manuel Machado	Manuel A. Miguel
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	Oct. 15, 1896	Lowell	Manuel Inocencio	Aureliano Tavares
Portuguese Catholic Benevolent Association, Incorporated	Jan. 19, 1917	New Bedford	Manuel F. Medeiros	Manuel Freitas, Jr.
Portuguese Liberty Mutual Aid Association, Incorporated	July 29, 1929	Peabody	Silvino Bettencourt	Joaõ M. Ramacho
Portuguese Mutual Association of Our Lady of Light, Incorporated	Dec. 6, 1920	Fall River	Bento Raposa	Manuel Unhao
				Antonio T. Pimentel

Portuguese Woman's Beneficent Society, Inc.	July 12, 1933	New Bedford	Maria M. Pereira	Mary S. Cabral
Quincy Firemen's Relief Association	May 21, 1886	Quincy	Peter J. Creedon	James C. Gallagher
Quincy Police Mutual Aid Association	May 22, 1935	Quincy	Daniel H. Doran	Charles O. Hinchon
R. H. White Company Mutual Benefit Association ¹	Feb. 28, 1935	Boston	Wm. J. Kirby	Wm. H. Rose
Revere Police Relief Association	Sept. 14, 1907	Revere	John P. Starkey	Daniel J. Sullivan
Saint Casimir, Society of	Dec. 19, 1896	Worcester	John Narukaitis	Mathew P. Schuka
Saint Catherine Beneficent Association, Incorporated	Jan. 3, 1918	Fall River	Mary B. Flores	Manuel P. Pimentel
Saint Joseph Portuguese Benefit Association, Incorporated	Mar. 15, 1916	Lowell	Jose Camara	Manuel Freitas, Jr.
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River, The				
St. Francis Benefit Association, The	Apr. 8, 1891	Fall River	Joao Jorge	Francisco Medeiros
St. John the Baptist of Haverhill, The National Benevolent Union of	Sept. 8, 1896	Worcester	Tomasz Wolanin	Joseph Mientkiewicz
St. John Baptist Society	Oct. 15, 1891	Haverhill	Joseph L. Goudreau	Leon O. Marcotte
St. John Baptist Mutual Benefit Association of Salem	Apr. 22, 1894	Lawrence	Emile Bellerose	Louis P. Hebert
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	Jan. 15, 1897	Salem	Alexandre Louf	Auguste J. Michaud
Salem Police Relief Association	May 10, 1922	Chelsea	A. Jurewicz	John Sobolewski
Somerville Firemen's Relief Association	Sept. 28, 1895	Salem	Robert H. Connors	Dennis J. Cronin
Somerville Police Relief Association	Mar. 21, 1890	Somerville	Joseph F. Gearaghty	James J. Colbert
Spindle City Fireman's Benefit Society, Inc., The	Jan. 24, 1882	Somerville	John J. Courtney	James J. Kearney
Springfield Police Relief Association of Springfield, Massachusetts, The	Oct. 3, 1927	Lowell	Forrest E. Aleotti	Paul A. Johnston
Teachers' Annuity Guild, The	Feb. 17, 1893	Springfield	Wm. F. Goldrick	Harold F. Carroll
Wakefield Police Relief Association, Inc.	Jan. 17, 1925	Boston	Henry H. Harris	Arthur L. Doe
Watpole Police Relief Association	Sept. 9, 1935	Watpole	Hardy F. Russell	John G. Gates
Watertown Police Relief Association, Incorporated	Mar. 4, 1930	Watertown	Wallace R. Duncan	Harold E. Higgins
Wellesley Firemen's Relief Association	Feb. 5, 1914	Wellesley	Joseph J. Reilly	Andrew J. Donnelly
Westfield Fireman's Mutual Relief Association	Oct. 17, 1876	Westfield	James A. Macfee	Allan J. Chisholm
Winchester Firemen's Relief Association, The	Jan. 17, 1889	Winchester	Thomas H. Mahoney	Edward J. Cleary
Woburn Fireman's Relief Association, Inc.	May 13, 1920	Woburn	John J. Gorman	Edward D. Fitzgerald
Worcester Police Relief Association	Apr. 29, 1897	Woburn	Albert J. Ryan	Arthur E. Tebbetts
Worcester Firemen's Relief Association, The	July 27, 1878	Worcester	Charles E. McCauley	William P. Dever
Worcester Police Relief Association	Jan. 23, 1889	Worcester	Joseph Fitzgerald	Thomas N. Flynn
			Michael J. Boyle	Wm. J. O'Brien
OTHER STATES (LODGE SYSTEM)				
American Lithuanian Roman Catholic Women's Alliance	June 6, 1919	Cicero, Illinois	Tekle Mazeika	Mary Vaicunas
Artisans Canadiens-Francais, La Societe des	Dec. 28, 1876	Montreal, Canada	Rodolphe Bedard	L. J. Marien
Assomption, La Societe L.	Apr. 5, 1907	Moncton, N. B.	Dr. A. M. Sormany	C. F. Saviole
Brith Abraham of the United States of America, Independent Order	Feb. 7, 1887	New York, N. Y.	Max Silverstein	Max L. Hollander
Canada-Americaine, Association ²	Jan. 19, 1905	Manchester, N. H.	Elphège J. Daigault	Adolphe Robert
Degree of Honor Protective Association	May 8, 1907	St. Paul, Minn.	Frances Buell Olson	Kate S. Holmes
Foresters, Catholic Order of	May 24, 1883	Chicago, Ill.	Thomas H. Cannon	Thos. R. Heaney
Foresters Franco-Americaine	May 25, 1933	Woonsocket, R. I.	Telesphore Lehouef	Wilfred J. Mathieu
Free Sons of Israel, The	Apr. 5, 1888	New York, N. Y.	Simon M. Goldsmith	Isaac G. Simon
Golden Cross, The United Order of the	July 1, 1876	Knoxville, Tenn.	Joseph J. Burlingame	James A. Hubbs
International Workers Order, Inc.	June 16, 1930	New York, N. Y.	Wm. W. Ward	Max Bedacht
Knights of Columbus	Mar. 29, 1882	New Haven, Conn.	Martin H. Carmody	Wm. J. McGinley
Ladies Catholic Benevolent Association, The	June 28, 1890	Erie, Pa.	Kate Mahoney	Bertha C. McEntee
Lithuanian Alliance of America	Nov. 4, 1889	Wilkes-Barre, Pa.	F. J. Bagocius	Matus J. Vinkas

¹ Certificate of Authority issued March 1, 1935.² License renewed August 18, 1936.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 1 — Concluded

NAME	Incorporated	Location	President	Secretary
<i>OTHER STATES (LODGE SYSTEM) — Concluded</i>				
Lithuanian Workers, Association of	Nov. 23, 1934	Brooklyn, N. Y.	Roy Mizara	Helen N. Yeskevich
Lutherans, Aid Association for	Nov. 24, 1902	Appleton, Wis.	Alex O. Benz	Albert Voecks
National Fraternal Society of the Deaf	Dec. 2, 1907	Chicago, Ill.	Arthur L. Roberts	C. B. Kemp
Polish National Alliance of the United States of North America	Mar. 30, 1896	Chicago, Ill.	J. Romaszewicz	A. Szczerbowski
Polish Roman Catholic Union of America	Dec. 16, 1887	Chicago, Ill.	Joseph L. Kania	Joseph J. Barc
Polish Women's Alliance of America ¹	Mar. 17, 1902	Chicago, Ill.	Honorata B. Wolowska	Joanna Andrzejewska
Polish Workmen's Aid Fund, Inc.	Feb. 27, 1934	New York, N. Y.	Frank Grimm	Feliks Siekierski
Scottish Clans, Royal Clan, Order of (Missouri)	July 5, 1881	Boston, Mass.	Duncan MacInnes	Thomas R. P. Gibb
Sons of Zion, Order	Sept. 23, 1910	New York, N. Y.	Joseph Kraemer	H. Abramowitz
St. Jean Baptiste d'Amerique, L'Union	May 7, 1900	Woonsocket, R. I.	Henri T. Ledoux	Elie Vezina
Ukrainian Workmen's Association	Apr. 10, 1934	Seranton, Pa.	Miroslav Sichinsky	Theodore Mynyk
Uniao Madeirense do Estado da California, Associacao Protectora ²	Mar. 16, 1914	Oakland, Calif.	Manuel M. Frizado	Arnaldo C. R. Sousa
United Commercial Travelers of America, The Order of	Oct. 4, 1890	Columbus, Ohio	James G. Daly	A. W. Franklin
Vikings, The Grand Lodge of the Independent Order of	Nov. 30, 1895	Chicago, Ill.	Axel Sax	Erik Thulin
Workmen's Circle, The	Nov. 22, 1905	New York, N. Y.	R. Guskin	Joseph Baskin
Workmen's Sick and Death Benefit Fund of the United States of America	Feb. 13, 1899	New York, N. Y.	Gottlieb Mayer	Paul Sturm

¹ Admitted August 1, 1935.² License renewed February 20, 1936.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 2

NAME	INCOME		DISBURSEMENTS		Member-ship Dec. 31, 1934	Member-ship Dec. 31, 1935	Death Claims Reported in 1935
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
MASSACHUSETTS (LODGE SYSTEM)							
Foresters, Massachusetts Catholic Order of	\$844,801	\$260,652	\$986,399	\$86,401	53,540	50,823	1,021
Havargi, Gross-Loge des Deutschen Ordens der	14,681	6,503	18,091	2,225	589	550	30
New England Order of Protection, Supreme Lodge	544,916	225,541	433,680 ¹	97,082	12,561	12,142	327
New England Order of Protection, Supreme Lodge (Infantile Branch)	1,476	1,469	—	1,469	1,021	1,172	—
Portuguese Continental Union of the United States of America	27,126	6,334	19,834 ²	3,962	1,645	2,134	9
Protective Union, Massachusetts, Association	5,879	1,504	3,942	1,052	683	659	—
Royal Arcanum, Supreme Council of the	3,214,578	1,934,017	3,677,231 ³	671,871	78,716	75,041	2,081
Royal Michaelense Autonomic Beneficent Association Incorporated	25,579	2,666	26,784	2,786	2,171	1,515	57
Scottish Clans (Incorporated), American Order of	1,641	1,832	3,500	459	237	222	7
Union Fraternal League	9,364	8,621	7,094 ⁴	2,957	567	532	9
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	499,817	312,079	604,518 ⁴	54,615	9,412	8,402	348
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of (Infantile Branch)	1,046	1,524	750	1,551	778	766	2
Totals	\$5,188,382 ⁵	\$2,759,749 ⁵	\$5,781,073 ⁵	\$923,410 ⁵	160,121 ⁵	152,020 ⁵	3,889 ⁵
MASSACHUSETTS (NOT ON LODGE SYSTEM)							
Adam Mickiewicz Polish National Benefit Society	\$1,480	\$304	\$1,602	\$151	165	160	1
American Express Employees Aid Society	14,661	6,126	21,407	1,914	848	807	27
Arlington Police Relief Association, Incorporated	—	3,613	2,106	370	52	52	1
Belmont Police Relief Association, Incorporated	134	2,416	2,217	209	32	33	1
Boremeo Employees' Association	—	159	156	48	60	53	—
Boston Firemen's Relief Association	68,960	987	72,000	741	1,928	1,891	35
Boston Letter Carriers' Mutual Benefit Association	19,067	55,209	57,604	15,719	1,569	1,587	33
Boston Post Office Clerk's Mutual Benefit Association	21,616	10,229	24,995	3,074	1,435	1,506	21
Boston Teachers' Mutual Benefit Association	1,600	7,089	6,714 ⁶	5,358	326	306	—
Brockton Firemen's Relief Association	—	1,942	1,952	429	144	149	—
Brockton Masonic Benefit Association	1,486	186	1,572	167	182	163	—
Brockton Police Relief Association	518	1,371	1,171	362	102	101	9
Brookline Firemen's Relief Association	—	1,080	2,955	116	112	171	2
Brookline Police Mutual Aid Association	508	4,811	1,634	193	126	127	1
Cambridge Police Mutual Aid Association	—	6,716	5,682	283	242	240	3
Cape Verde Beneficent Association, Incorporated	7,937	2,003	8,838	1,666	761	737	10

¹ Includes Permanent Disability, Dividends and Cash Values.⁴ Includes Permanent Disability, Old Age Benefits and Cash Values.² Includes Permanent Disability.³ Does not include Infantile Branch.⁵ Includes Permanent Disability and Old Age Benefits.⁶ Annuities.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 2 — Continued

NAME	INCOME		DISBURSEMENTS		Member- ship Dec. 31, 1934	Member- ship Dec. 31, 1935	Death Claims Reported in 1935
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
Catholic Association of Lowell, Mass., The Corporation of the Members of the	\$7,015	\$16,397	\$8,724	\$13,784	1,037	1,055	14
Chelsea Police Relief Association	—	3,326	926	136	75	75	—
Commonwealth Police Protective Association	864	—	—	—	72	72	—
Continental Benefit Society	361	19	—	—	78	78	—
Dona Maria Amelia Benevolent Association	2,734	342	2,882	339	227	207	—
Eastern Commercial Travelers Accident Association	81,025	27,198	73,635	27,682	7,452	7,342	14
Eastern Commercial Travelers Health Association	68,601	17,360	69,239	17,346	4,349	4,203	52
Everett Firemen's Relief Association, The	—	2,272	2,159	90	107	113	1
Everett Police Mutual Aid Association, Inc.	240	4,815	1,000	—	80	79	1
Fall River Police Relief Association	751	3,830	2,560	283	220	224	3
Filene Cooperative Association Benefit Society	34,616	41,464	60,178	12,665	3,184	2,967	12
Fitchburg Police Relief Association	430	1,756	2,528	121	50	54	2
Haverhill Firemen's Relief Association	—	969	744	547	95	99	1
Hermann's Benefit Association, Incorporated, The	9,635	2,644	14,400	311	1,704	1,693	35
Holyoke Firemen's Aid Association, Inc.	942	1,604	5,000	102	141	136	5
Holyoke Police Relief Association	412	1,815	3,000	303	107	102	4
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield	1,151	2,539	838	1,887	79	87	1
Knights of St. Stanislaus, Incorporated, The	879	1,339	985	1,192	158	159	2
La Ligue des Patriotes	808	1,879	2,470	1,610	159	149	10
Lawrence Fire Department, Mutual Relief Association of the Lawrence Fire Department, Mutual Relief Association of the	568	2,126	3,734	276	145	141	4
Lawrence Fire Department, Mutual Relief Association of the Lawrence Fire Department, Mutual Relief Association of the	282	307	394	140	84	84	2
Lawrence Police Relief Association, The	1,580	1,016	7,850	402	137	131	6
Lexington Police Relief Association, Inc.	—	607	130	8	14	14	—
Lowell Firemen's Fund Association	657	714	1,591	199	220	219	2
Lowell Police Relief Association	549	—	3,164	1,279	159	154	3
Lynn Fire Department, The Relief Association of the Lynn Fire Department, The Relief Association of the	—	2,982	7,273	756	241	237	4
Madeiran Alliance Protective Association, The	2,336	5,562	2,387	1,143	188	226	2
Madeiran Beneficent Operative Association, The	667	317	507	142	84	83	—
Marketmen's Relief Association, The	2,525	3,473	4,067	2,314	547	547	7
Masonic Casualty Company, The	32,689	53,665	33,806	93,353	4,591	4,393	59
Massachusetts Benevolent Association	320	189	—	142	30	28	—
Massachusetts Permanent Firemen's Benefit Association	48,842	4,827	52,000	4,581	4,660	4,738	52
Massachusetts Permanent Janitors and Custodians' Benefit Association	1,447	125	1,530	53	150	115	10
Massachusetts Portuguese Mutual Aid and Benefit Operative Association	6,054	2,199	6,050	1,530	638	650	6
Melford Fire Department, The Relief Association of the Melford Fire Department, The Relief Association of the	—	411	512	70	93	93	—
Melrose Firemen's Relief Association, Incorporated	29	1,285	102	169	44	44	—
Metropolitan District Police Relief Association, Incorporated	482	14,800	5,757	408	209	223	—
Milton Firemen's Relief Association	224	857	17	201	54	56	—

Monte Pio Lusio Americano Corporation, The	2,270	4,493	2,283	4,631	239	234	9
National Mutual Aid Association	2,742	85	2,774	39	305	292	2
Needham Firemen's Mutual Relief, Inc.	56	1,387	423	56	41	42	1
New Bedford Firemen's Mutual Aid Society	2,454	1,869	4,948	358	237	231	5
New Bedford Police Association	1,320	6,669	4,000	1,053	224	219	4
New England Laundries Inc., Mutual Benefit Association	2,434	66	2,183	164	158	161	11
New England Relief Association, Incorporated	6,001	350	5,500	638	751	758	3
Newton Firemen's Relief Association	211	1,100	1,618	283	124	121	3
Peabody Police Relief Association, Incorporated	558	4,158	3,500	248	143	144	3
Peabody Police Relief Association, The	127	1,918	1,680	156	45	47	3
Portuguese Alliance Benevolent Association	10,326	4,002	8,279	3,896	746	1,060	5
Portuguese Association of the Holy Ghost, Incorporated	3,546	737	500	377	683	659	2
Portuguese Azorian Operative Benevolent Association, Incorporated	341	191	230	195	46	40	7
Portuguese Benevolent Association of Saint Michael the Archangel, Incorporated	3,148	643	3,795	918	335	260	14
Portuguese Benevolent Society of Our Lady of Help of Peabody, Mass., Incorporated	8,320	2,450	7,996	20,824	708	623	2
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	2,691	1,792	2,480	1,401	246	247	4
Portuguese Catholic Benevolent Association, Incorporated	5,092	740	4,545	727	404	442	4
Portuguese Liberty Mutual Aid Association, Incorporated	836	191	1,082	193	155	68	4
Portuguese Mutual Association of Our Lady of Light, Incorporated	971	262	820	175	99	88	4
Portuguese Woman's Benevolent Society, Inc.	5,149	589	3,144	550	355	401	7
Portuguese Firemen's Relief Association	6,610	935	6,048	404	643	647	1
Quincy Police Mutual Aid Association	300	697	664	269	151	157	7
R. H. White Company Mutual Benefit Association	—	813	312	60	112	112	1
Revere Police Relief Association, Incorporated	9,867	2,033	8,008	336	1,230	1,174	7
Saint Casimir Society of	—	1,342	796	33	28	30	1
Saint Catherine Benevolent Association, Incorporated	904	1,674	1,455	254	159	162	2
Saint Joseph Portuguese Benevolent Association, Incorporated	13,735	1,163	10,450	848	1,207	1,211	4
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River, The	2,775	863	3,268	849	245	270	3
St. Francis Benevolent Association, The	4,109	725	3,670	646	336	334	7
St. John the Baptist of Haverhill, The National Benevolent Union of	367	266	232	119	76	76	1
St. John Baptist Society	5,202	6,756	6,396	6,619	442	422	8
St. John Baptist Mutual Benefit Association of Salem	3,359	1,291	4,114	521	274	261	4
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	7,627	6,955	10,712	1,031	562	535	15
Salem Police Relief Association	1,112	291	1,498	342	116	102	5
Somerville Firemen's Relief Association	—	4,488	5,686	229	81	81	4
Somerville Police Relief Association	1,128	1,932	3,489	200	182	188	1
Spindle City Fireman's Benevolent Society, Inc., The	—	5,056	2,393	392	146	146	1
Springfield Police Relief Association of Springfield, Massachusetts, The	809	298	1,461	136	166	163	2
Teachers' Annuity Guild, The	1,802	5,003	8,107	372	330	321	6
Wakefield Police Relief Association, Inc.	—	17,275	24,830 ¹	3,046	661	637	1
Walpole Police Relief Association	41	1,216	1,499	16	16	16	1
Watertown Police Relief Association, Incorporated	104	621	393	8	8	8	—
Wellesley Firemen's Relief Association	36	305	170	68	47	47	—
Westfield Fireman's Mutual Relief Association	95	1,083	49	17	28	32	—
Winchester Fireman's Relief Association, The	—	1,514	105	53	53	53	—
—	—	—	555	14	36	36	—

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 2 — Concluded

NAME	INCOME		DISBURSEMENTS		Member-ship Dec. 31, 1934	Member-ship Dec. 31, 1935	Death Claims Reported in 1935
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
Woburn Fireman's Relief Association, Inc.	—	\$897	\$1,072	\$478	63	60	3
Woburn Police Relief Association	—	832	—	—	18	20	—
Worcester Firemen's Relief Association, The	\$3,032	4,265	5,324	590	330	348	2
Worcester Police Relief Association	4,198	8,013	10,913	1,209	372	365	7
Totals	\$573,988	\$443,201	\$779,000	\$272,751	53,748	53,303	635
OTHER STATES (LODGE SYSTEM)							
American Lithuanian Roman Catholic Women's Alliance	\$8,966	\$7,262	\$8,400	\$6,513	1,016	1,039	18
Artisans Canadiens-Francais, La Societe des	796,477	958,570	852,245 ¹	653,322	61,100	61,831	727
Artisans Canadiens-Francais, La Societe des (Infantile Branch)	10,224	27,923	3,979	27,708	11,515	12,936	38
Assomption, La Societe I'	83,847	77,054	38,186	46,455	6,508	6,998	49
Brith Abraham of the United States of America, Independent Order	842,531	187,424	979,103 ²	92,069	52,115	46,462	1,950
Canada-Americaine, Association	211,706	241,415	212,484 ³	89,859	13,745	13,573	232
Canada-Americaine, Association (Infantile Branch)	1,317	2,519	2,175	3,030	1,417	1,608	5
Degree of Honor Protective Association	1,017,113	907,638	873,325 ⁴	430,573	61,193	62,583	701
Degree of Honor Protective Association (Infantile Branch)	20,740	49,684	13,318 ⁵	55,808	32,556	33,850	45
Foresters, Catholic Order of	2,344,115	2,594,723	2,193,135 ⁶	1,049,499	118,132	117,445	2,061
Foresters, Catholic Order of (Infantile Branch)	26,450	41,181	10,018	55,749	20,981	23,717	36
Foresters Franco-Americaine	21,849	14,729	10,446	14,197	3,100	3,055	60
Free Sons of Israel, The	18,662	145,452	147,259	76,606	4,741	4,590	135
Golden Cross, The United Order of the	88,948	48,212	198,820 ⁷	27,119	5,742	5,372	192
Knights of Columbus	363,737	439,375	300,450 ⁸	228,589	52,575	84,268	284
Ladies Catholic Benevolent Association, The	3,476,627	2,846,901	3,351,035 ⁹	977,785	239,700	235,099	2,374
Ladies Catholic Benevolent Association, The (Infantile Branch)	1,353,249	1,046,869	1,171,303	566,328	94,047	92,023	2,187
Lithuanian Alliance of America	6,486	2,051	3,065	—	6,602	8,153	13
Lithuanian Workers, Association of	188,585	148,871	168,716	74,449	13,307	13,746	217
Lithuanian Workers, Association for	18,251	31,806	31,806	15,604	5,296	5,296	31
National Aid Association for (Infantile Branch)	2,951,797	1,686,601	1,564,707 ⁹	861,200	103,894	114,175	447
National Fraternal Society of the Deaf	142,900	78,270	34,869 ¹⁰	80,685	19,936	24,246	38
National Fraternal Society of the Deaf (Infantile Branch)	104,036	118,504	77,144 ¹¹	58,914	7,066	7,106	65
Polish National Alliance of the United States of North America (Infantile Branch)	2,077,707	2,256,448	1,637,958 ¹²	1,845,338	201,841	210,082	2,457
Polish Roman Catholic Union of America	82,101	159,599	56,798 ¹³	124,898	70,029	73,266	113
Polish Roman Catholic Union of America (Infantile Branch)	1,340,698	842,756	957,637 ¹⁴	594,537	124,149	124,149	1,388
Polish Women's Alliance of America	43,370	40,958	11,310	58,465	29,235	27,366	55
Polish Women's Alliance of America (Infantile Branch)	405,958	305,421	241,624 ⁵	177,818	53,698	53,698	455
Polish Workmen's Aid Fund, Inc.	17,585	11,810	2,735	10,983	7,782	7,420	8
Polish Workmen's Aid Fund, Inc. (Infantile Branch)	114,813	22,624	88,597	26,220	5,358	5,389	56
Polish Workmen's Aid Fund, Inc. (Infantile Branch)	1,238	247	452 ⁵	248	417	502	1

Scottish Clans, Royal Clan, Order of (Missouri)	275,152	193,975	199,957 ¹⁴	50,857	19,264	18,876	285
Sons of Zion, Order	17,888	44,185	19,838 ⁵	30,269	2,939	3,065	54
St. Jean Baptiste d'Amerique, L'Union	359,456	498,910	307,419 ¹⁵	261,818	41,697	42,845	526
St. Jean Baptiste d'Amerique, L'Union (Infantile Branch)	14,811	12,371	2,487	10,162	8,051	9,455	14
Ukrainian Workmen's Association	132,222	118,097	79,056	39,596	9,671	9,970	93
Ukrainian Workmen's Association (Infantile Branch)	8,199	17,040	13,200	12,992	2,388	2,509	12
Uniao Maderense do Estado da California, Associao Protectora.	20,421	11,170	13,324	9,048	1,033	1,070	12
United Commercial Travelers of America, The Order of	775,021	398,387	682,015	386,708	65,919	65,280	128
Vikings, The Grand Lodge of the Independent Order of	43,088	74,395	35,250	88,598	7,980	8,153	113
Workmen's Circle, The	432,614	865,948	549,562 ⁷	570,796	66,890	68,007	676
Workmen's Sick and Death Benefit Fund of the United States of America	650,581	379,097	649,475	243,661	49,501	48,653	1,026
Workmen's Sick and Death Benefit Fund (Infantile Branch)	1,124	273	200	111	982	984	1
Totals	\$20,742,058 ¹⁶	\$18,100,094 ¹⁶	\$18,212,576 ¹⁶	\$9,594,145 ¹⁶	1,499,740 ¹⁶	1,534,498 ¹⁶	19,037 ¹⁶
OTHER STATES LODGE SYSTEM (SEGREGATED CLASS)							
Brith Abraham, of the United States of America, Independent Order	\$42,886	\$5,546	\$11,328	\$2,467	2,998	2,860	28
Totals	\$42,886	\$5,546	\$11,328	\$2,467	2,998	2,860	28
SUMMARY							
Massachusetts (lodge system)	\$5,188,382	\$2,759,749	\$5,781,073	\$923,410	160,121	152,020	3,889
Massachusetts (not on lodge system)	573,988	443,201	779,000	272,751	53,748	53,303	635
Other States (lodge system)	20,742,058	18,100,094	18,212,576	9,594,145	1,499,740	1,534,498	19,037
Grand totals	\$26,504,428	\$21,303,044	\$24,772,649	\$10,790,306	1,713,609	1,739,821	23,561

¹ Includes Permanent Disability, Old Age Benefits and Endowments.² Includes Permanent Disability.³ Includes Permanent Disability, Endowments and Cash Surrender Values.⁴ Includes Permanent Disability, Cash Values.⁵ Includes Cash Values.⁶ Includes Permanent Disability, Double Indemnity, Old Age Benefits and Cash Values.⁷ Includes Old Age Benefits.⁸ Includes Old Age Benefits and Cash Values.⁹ Includes Permanent Disability, Old Age Benefits, Cash Values and Dividends.¹⁰ Includes Cash Values and Dividends.¹¹ Includes Old Age Benefits and Policy Loans.¹² Includes Permanent Disability, Old Age Benefits and Cash Values.¹³ Includes Annuities and Cash Values.¹⁴ Includes Permanent Disability, Old Age Benefits, Cash Values and Policy Loans.¹⁵ Includes Endowments and Cash Values.¹⁶ Does not include Infantile Branch.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 3

NAME	Admitted Assets	LIABILITIES				
		Death Claims	Disability Claims	Borrowed Money	Advanced Assessments	Miscellaneous
MASSACHUSETTS (LODGE SYSTEM)						
Foresters, Massachusetts Catholic Order of	\$4,488,425	\$86,301	—	—	—	\$29,358
Harugari, Gross-Loge des Deutschen Ordens der	112,795	2,000	\$376	—	—	—
New England Order of Protection, Supreme Lodge	3,688,028	12,500	—	—	\$588	465
New England Order of Protection, Supreme Lodge (Infantile Branch)	5,753	—	—	—	—	—
Portuguese Continental Union of the United States of America	36,789	—	3,075 ¹	—	62	16
Protective Union Madeiran of Massachusetts, Association 2	15,857	—	183	—	45	—
Royal Arcanum, Supreme Council of the	30,060,629	324,256 ³	5,000	—	169,053	150
Royal Michaelense Autonomic Beneficent Association Incorporated	1,906	24,500	848	—	—	63
Scottish Clans (Incorporated), American Order of	31,864	—	—	—	—	26
Union Fraternal League	117,830	—	225	—	122	86
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	2,439,656	19,954	—	—	1,386	—
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of (Infantile Branch)	6,702	—	—	—	—	8,007
Totals	\$40,993,779	\$469,511 ⁴	\$9,707 ⁴	—	\$171,211 ⁴	\$38,216 ⁴
MASSACHUSETTS (NOT ON LODGE SYSTEM)						
Adam Mickiewicz Polish National Benefit Society	\$3,779	\$200	\$131	—	—	\$429
American Express Employees Aid Society	75,641	—	43	—	—	25
Arlington Police Relief Association, Incorporated	34,140	—	—	—	—	—
Belmont Police Relief Association, Incorporated	12,042	—	—	—	—	—
Boremcno Employees' Association	6,044	—	—	—	—	—
Boston Firemen's Mutual Relief Association	22,763	4,441	—	—	—	400
Boston Letter Carriers' Mutual Benefit Association	442,151	—	—	—	—	—
Boston Post Office Clerk's Mutual Benefit Association	177,093	1,000	688	—	91	—
Boston Teachers' Mutual Benefit Association	158,543	—	620	—	—	—
Brockton Firemen's Relief Association	30,158	—	—	—	—	—
Brockton Masonic Benefit Association	504	289	—	—	—	—
Brookline Police Relief Association	22,202	—	—	—	—	—
Brookline Firemen's Relief Association	37,702	—	—	—	—	—
Brookline Police Mutual Aid Association	78,067	—	—	—	—	—
Cambridge Police Mutual Aid Association	64,168	—	—	—	—	—
Cape Verde Beneficent Association, Incorporated	18,243	1,500	—	—	—	4,950
Catholic Association of Lowell, Mass., The Corporation of the Members of the	172,882	—	—	—	—	—
Chelsea Police Relief Association	35,159	—	—	—	—	—
Commonwealth Police Protective Association	864	—	—	—	—	—
Continental Benefit Society	380	—	—	—	—	—
Dona Maria Andulia Benevolent Association	4,519	677	—	—	—	—
Eastern Commercial Travelers Accident Association	15,309	50,000	26	—	3,174	1,169
Eastern Commercial Travelers Health Association	3,582	—	10,541	—	1,310	296
Everett Firemen's Relief Association, The	14,611	—	22,936	—	—	—
Everett Police Mutual Aid Association, The	25,672	—	—	—	—	—
Fall River Police Relief Association	40,783	—	—	—	—	—

Filene Cooperative Association Benefit Society	47,696	783	57
Fitchburg Police Relief Association	24,035	—	—
Haverhill Firemen's Relief Association	19,247	—	—
Hennings' Benefit Association, Incorporated, The	73,734	200	—
Hennings' Benefit Association, Incorporated, The	13,065	—	—
Holyoke Firemen's Aid Association, Inc.	26,036	1,000	—
Holyoke Police Relief Association	43,699	—	5,000
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield	17,790	—	—
Knights of St. Stanislaus, Incorporated, The	15,230	—	—
La Ligue des Patriotes	28,591	—	—
Lawrence Fire Department, Mutual Relief Association of the	37,482	—	—
Lawrence Firemen's Relief Association, Incorporated, The	37,843	—	—
Lawrence Police Relief Association, The	21,020	83	—
Lexington Police Relief Association, Inc.	38,253	500	—
Lowell Firemen's Fund Association	35,497	—	—
Lowell Police Relief Association	21,010	562	—
Lynn Fire Department, The Relief Association of the	4,341	—	—
Madairan Alliance Protective Association, The	22,630	2	—
Madairan Beneficent Operative Association, Inc.	186,846	800	4,409
Marketmen's Relief Association, The	586	—	55
Massachusetts Benevolent Association	15,834	—	8,241
Massachusetts Permanent Firemen's Benefit Association	725	120	—
Massachusetts Permanent Janitors' and Custodians' Benefit Association	30,358	—	—
Massachusetts Portuguese Mutual Aid and Benefit Operative Association	9,230	—	—
Medford Fire Department, The Relief Association of the	17,485	—	—
Melrose Firemen's Relief Association, Incorporated	88,640	—	—
Metropolitan District Police Relief Association, Incorporated	25,214	—	—
Milton Firemen's Relief Association	31,753	—	—
Monte Pio Lusitano Americano Corporation, The	1,219	200	9,500
National Mutual Aid Association	22,599	—	—
Needham Firemen's Mutual Relief, Inc.	22,599	100	—
New Bedford Firemen's Mutual Aid Society	22,298	250	—
New Bedford Police Association	102,173	—	—
New England Laundries, Inc., Mutual Benefit Association	1,515	—	—
New England Relief Association, Incorporated	10,785	—	—
Newton Firemen's Relief Association	17,751	—	—
Newton Firemen's Relief Association, Incorporated	68,706	1,500	—
Peabody Police Relief Association, Inc.	16,628	—	252
Portuguese Alliance Benevolent Association	4,181	—	—
Portuguese Association of the Holy Ghost, Incorporated	13,251	500	—
Portuguese Association of the Holy Ghost, Incorporated	2,426	—	—
Portuguese Azorian Operative Beneficent Association, Incorporated	6,550	9,020	239
Portuguese Beneficent Association of Saint Michael the Archangel, Incorporated	22,319	1,000	—
Portuguese Benevolent Society of Our Lady of Help of Peabody, Mass., Incorporated	13,270	—	51
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	11,787	—	—
Portuguese Catholic Benevolent Association, Incorporated	2,366	200	—
Portuguese Liberty Mutual Aid Association, Incorporated	5,638	—	122
Portuguese Mutual Association of Our Lady of Light, Incorporated	8,334	400	—
Portuguese Woman's Benevolent Society, Inc.	16,442	1,500	—
Quincy Firemen's Relief Association	12,172	—	—

¹ Includes Permanent Disability.

² Disability only.

³ Includes Old Age Benefits.

⁴ Does not include Infantile Branch.

FRATERNAL BENEFIT SOCIETIES. — TABLE No. 3 — Concluded

NAME	Admitted Assets	LIABILITIES				
		Death Claims	Disability Claims	Borrowed Money	Advanced Assessments	Miscellaneous
Quincy Police Mutual Aid Association	\$38,713	—	—	—	—	—
R. H. White Company Mutual Benefit Association	7,413	—	\$63	—	—	—
Revere Police Relief Association, Incorporated	5,911	—	—	—	—	—
Saint Casimir, Society of	11,774	—	—	—	—	—
Saint Catherine Beneficent Association, Incorporated	38,379	—	—	—	—	—
Saint Joseph Portuguese Benefit Association, Incorporated	14,264	\$935	—	—	—	—
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River, The	7,502	672	40	—	—	—
St. Francis Benefit Association, The	5,447	—	—	—	—	—
St. John the Baptist of Haverhill, The National Benevolent Union of	63,899	—	621	\$25,000	\$70	\$1,239
St. John Baptist Society	34,348	—	—	—	—	—
St. John Baptist Mutual Benefit Association of Salem	137,596	—	112	—	46	—
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	2,727	—	—	—	—	—
Salem Police Relief Association	45,990	—	—	—	—	103
Somerville Firemen's Relief Association	52,537	—	—	—	—	—
Somerville Police Relief Association	92,756	—	—	—	—	—
Spindel City Fireman's Benefit Society, Inc., The	4,657	—	—	—	—	—
Springfield Police Relief Association of Springfield, Massachusetts, The	41,761	—	75	—	—	308
Teachers' Annuity Guild, The	232,135	—	12,393 ¹	—	—	—
Wakefield Police Relief Association, Inc.	11,069	—	—	—	—	—
Walpole Police Relief Association	725	—	—	—	—	—
Watertown Police Relief Association, Incorporated	11,802	—	—	—	—	—
Westley Firemen's Relief Association	7,132	—	—	—	—	—
Westfield Fireman's Mutual Relief Association	33,014	—	—	—	—	—
Winchester Fireman's Relief Association, Inc.	16,735	—	—	—	—	—
Woburn Fireman's Relief Association, Inc.	9,724	—	—	—	—	—
Woburn Police Relief Association	8,459	—	—	—	—	—
Worcester Firemen's Relief Association, The	30,608	500	—	—	—	—
Worcester Police Relief Association	100,262	—	—	—	—	—
Totals	\$3,852,084	\$78,151	\$54,313	\$25,000	\$12,987	\$10,971
OTHER STATES (LODGE SYSTEM)						
American Lithuanian Roman Catholic Women's Alliance	\$67,482	—	—	—	—	—
Artisans Canadiens-Francais, La Societe des	13,898,337	\$963	—	—	\$61,988	\$15,804
Artisans Canadiens-Francais, La Societe des (Infantile Branch)	215,263	38,135	\$9,170	—	1,050	—
Assomption, La Societe L'	786,051	2,300	1,654	—	4,697	96
Brith Abraham of the United States of America, Independent Order	2,442,953	241,825	9,000	—	—	116,739
Canada-Americaine, Association (Infantile Branch)	2,925,370	14,836 ²	3,805	—	7,625	7,619
Canada-Americaine, Association (Infantile Branch)	9,492	—	—	—	79	—
Degree of Honor Protective Association	12,384,596	30,833	—	—	41,979	24,642
Degree of Honor Protective Association (Infantile Branch)	95,812	662	—	—	4,672	2,755
Foresters, Catholic Order of	33,586,836	157,102	—	—	564,791	139,771
Foresters, Catholic Order of (Infantile Branch)	70,193	538	—	—	—	—
Foresters Franco-Americaine	110,110	—	—	—	1,031	—

Free Sons of Israel, The	1,855,698	21,195	—	—	—	12,741
Golden Cross, The	624,807	14,650	—	—	—	649
International Workers Order, Inc.	859,415	23,704	8,059	—	—	25,053
Knights of Columbus	44,216,668	366,472 ^a	—	—	29,211	38,992
Ladies Catholic Benevolent Association, The	22,152,843	107,237	—	—	—	200,632
Ladies Catholic Benevolent Association, The (Infantile Branch)	76,035	—	—	—	—	—
Lithuanian Alliance of America	1,433,653	21,939	7,488	—	720	673
Lithuanian Workers, Association of	119,100	1,650	6,410	—	302	—
Lutherans, Aid Association for	18,240,545	41,502	11,110	—	404,071	428,671
Lutherans, Aid Association for (Infantile Branch)	332,307	560	—	—	21,410	7,162
National Fraternal Society of the Dead	1,780,479	1,215	1,030	—	—	994
Polish National Alliance of the United States of North America	21,722,561	307,752	—	—	—	210,819
Polish National Alliance of the United States of North America (Infantile Branch)	943,531	3,375	—	—	—	—
Polish Roman Catholic Union of America	13,134,931	62,126	—	—	—	5,737
Polish Roman Catholic Union of America (Infantile Branch)	447,062	375	—	—	—	195,023
Polish Women's Alliance of America	3,873,241	33,500	—	—	604	19,704
Polish Women's Alliance of America (Infantile Branch)	248,499	—	—	—	—	27,894
Polish Workmen's Aid Fund, Inc.	159,566	9,777	2,943	—	—	9,268
Polish Workmen's Aid Fund, Inc. (Infantile Branch)	8,146	—	—	—	—	—
Scottish Clans, Royal Clan, Order of (Missouri)	2,647,768	24,455	—	—	—	—
Sons of Zion, Order	352,248	7,367	—	—	—	1,584
St. Jean Baptiste d'Amerique, L'Union	5,760,635	10,072	9,090	6,000	12,506	1,584
St. Jean Baptiste d'Amerique, L'Union (Infantile Branch)	18,420	500	—	10,000	419	1,094
Ukrainian Workmen's Association	1,643,329	5,100	—	—	—	—
Ukrainian Workmen's Association (Infantile Branch)	137,482	—	—	—	—	—
Uniao Madeirense do Estado da California, Associacao Protectora	147,858	2,383	568	—	—	599
United Commercial Travelers of America, The Order of ^b	1,045,152	444,046	78,347	—	73,259	19,213
Vikings, The Grand Lodge of the Independent Order of	855,497	2,100	—	—	—	5,214
Workmen's Circle, The	6,305,366	41,562	14,000	—	—	17,705
Workmen's Sick and Death Benefit Fund of the United States of America	3,690,804	49,821	51,615	—	2,333	3,055
Workmen's Sick and Death Benefit Fund of the United States of America (Infantile Branch)	8,830	—	—	—	—	—
Totals	\$218,853,900 ^c	\$2,085,699 ^d	\$214,289 ^d	\$16,000 ^d	\$1,205,117 ^d	\$1,495,336 ^d
OTHER STATES LODGE SYSTEM (SEGREGATED CLASS)						
Brith Abraham, of the United States of America, Independent Order	\$205,137	\$5,750	—	—	—	—
Totals	\$205,137	\$5,750	—	—	—	—
SUMMARY						
Massachusetts (lodge system)	\$40,993,779	\$469,511	\$9,707	—	\$171,211	\$38,216
Massachusetts (not on lodge system)	3,852,084	78,151	54,313	\$25,000	12,987	10,971
Other States (lodge system)	218,853,900	2,085,699	214,289	16,000	1,205,117	1,495,336
Grand totals	\$263,699,763	\$2,633,361	\$278,309	\$41,000	\$1,389,315	\$1,544,523

¹ Annuities only.² Includes Surrender Values.³ Includes Old Age Benefits.⁴ Does not include Infantile Branch.

SS.
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LL.

The Commonwealth of Massachusetts

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

FOR THE

YEAR ENDING DECEMBER 31, 1936

PART I

FIRE AND MARINE INSURANCE

DEPARTMENT OF BANKING AND INSURANCE



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The Commonwealth of Massachusetts

DEPARTMENT OF BANKING AND INSURANCE,
DIVISION OF INSURANCE, BOSTON, DEC. 1, 1937.

To the General Court of Massachusetts:

The Commissioner of Insurance hereby submits Part I of the eighty-second annual insurance report. This volume contains information relating to fire and marine insurance companies, and at the end thereof is published, as required by law, the entire report of the Division of Fire Prevention of the Department of Public Safety. It contains also various statistical tables, among them Table No. 11, which shows the sources of gain or loss in the surplus of the companies during the year 1936.

In the statements filed with this Department as of December 31, 1936, companies were permitted to value all bonds which were amply secured and not in default on an amortized basis or to use Convention rates provided in the aggregate they did not exceed the amortized values. On bonds not qualifying for amortization and on stocks Convention values were allowed.

The following companies of the classes covered by this volume were authorized to transact business in this Commonwealth subsequent to the date of the last report, or in 1937 prior to the date of this report:—

Corporate Name	Location	Capital	Date of Authority
National Grange Fire Insurance Company	Keene, N. H.	\$200,000	Jan. 2, 1937
The Paul Revere Fire Insurance Company	Buffalo, N. Y.	1,000,000	June 10, 1937
Norfolk and Dedham Mutual Fire Insurance Company	Dedham, Mass.	—	July 1, 1937
The Capital Fire Insurance Company of Concord, N. H.	Concord, N. H.	247,600	July 2, 1937

The following companies of the classes included in this volume ceased to have authority to write business in this Commonwealth subsequent to the date of the last report, and in 1937 prior to the date of this report:—

Corporate Name	Location	Capital	Remarks 1937
The London and Provincial Marine and General Insurance Company, Limited	London, England	\$300,000*	Ceased Jan. 19
Gloucester Mutual Fishing Company	Gloucester, Mass.	—	Receiver app'd June 18
Mechanics Insurance Company of Philadelphia	Philadelphia, Pa.	\$600,000	Ceased June 30
Dedham Mutual Fire Insurance Company	Dedham, Mass.	—	Ceased June 30†
Norfolk Mutual Fire Insurance Company	Dedham, Mass.	—	Ceased June 30†

*Deposit capital. †Merged with Norfolk Mutual. ‡Merged with Dedham Mutual.

The corporate name of the Southern Fire Insurance Company of New York was changed to The Gibraltar Fire & Marine Insurance Company on March 12, 1937 and that of The Eagle, Star and British Dominions Insurance Company Limited to "Eagle Star Insurance Company Limited" on May 1, 1937.

DEPARTMENT EXAMINATIONS.

The following fire and marine insurance companies were examined by this Department during the year 1936:—

Name of Company	Location	Date of Previous Examination
Allied American	Boston	1933
Annisquam	Gloucester	1933
Arkwright	Boston	1933
Attleborough	Attleboro	1933
Boston Manufacturers	Boston	1933
Fitchburg	Fitchburg	1933
Mutual Protection	Charlestown	1933
Pioneer Mutual	Cambridge	1933
New England	Pittsfield	1933
West Newbury	West Newbury	1933

INSURANCE COVERING FIRE AND ALLIED LINES DURING 1936

Massachusetts Business for the Ten Years beginning with 1927

Years	Premiums Written	Losses Paid	Loss Ratio (Per Cent)
1927	\$34,356,579	\$17,616,751	51.28
1928	33,467,315	18,601,645	55.58
1929	34,112,690	17,012,143	49.87
1930	31,511,817	19,924,360	63.23
1931	27,444,198	18,141,905	66.10
1932	24,777,047	18,848,056	76.07
1933	24,626,798	11,914,737	48.38
1934	26,383,425	13,025,507	49.37
1935	26,838,944	10,981,655	40.92
1936	25,431,264	11,113,176	43.70
Totals	\$288,950,077	\$157,179,935	54.40

¹ These amounts have been reduced by the estimated dividends payable on the mutual premiums.

DEPARTMENT FINANCES

During the fiscal year ending November 30, 1936, the Division of Insurance collected fees amounting to \$276,514.02, of which \$121,575.00 was produced by brokers' licenses, \$116,160.50 by agents' licenses, \$20,164.99 by the valuation of life policies, \$7,464.00 by annual statements and \$11,149.53 from miscellaneous sources. The expenses amounted to \$315,294.79.

Respectfully submitted,

FRANCIS J. DECELLES,

Commissioner of Insurance.

Reports of Receivers of Insurance Companies.

Gloucester Mutual Fishing Insurance Company—Louis A. Novins, 19 Milk Street, Boston, was appointed receiver on June 18, 1937.

Legislation of 1937 Relating to Fire and Marine Insurance.

CHAPTER 103.

AN ACT AUTHORIZING THE PAYMENT OF COMMISSIONS TO CERTAIN EMPLOYEES OF LIFE INSURANCE COMPANIES WITH RESPECT TO CERTAIN POLICIES ISSUED ON THE LIVES OF SUCH EMPLOYEES.

Section one hundred and eighty-four of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "him" in the tenth line the following:—; nor shall said sections prohibit a life company from paying to any one of its employees, other than an insurance agent, who has been employed by it for at least one year a commission or commissions, or such employee from receiving a commission or commissions, in respect to so much of the face amount of any policy or policies of insurance on his life at any time outstanding as does not exceed ten thousand dollars, — so as to read as follows: — *Section 184.* The two preceding sections shall apply to all kinds of insurance, including contracts of corporate suretyship, except those specified in subdivisions (a), (b) and (c) of the second clause of section forty-seven. The said sections shall not prohibit any company from paying a commission to another company or to any person who is duly licensed as an insurance agent of such company or as an insurance broker and who holds himself out and carries on business in good faith as such, or prohibit any such person or any company from receiving a commission in respect to any policy under which he or it is insured, or in respect to any annuity or pure endowment contract held by him; nor shall said sections prohibit a life company from paying to any one of its employees, other than an insurance agent, who has been employed by it for at least one year a commission or commissions, or such employee from receiving a commission or commissions, in respect to so much of the face amount of any policy or policies of insurance on his life at any time outstanding as does not exceed ten thousand dollars; nor shall said sections apply to (1) a distribution, without special favor or advantage, by mutual companies to policyholders of savings, earnings or surplus without specification thereof in the policy, or (2) the furnishing to the insured of information or advice by any company, officer, agent or broker with regard to any risk for the purpose of reducing the liability of loss, or (3) the payment or allowance to the insured of a return premium upon the cancellation or surrender of a policy, or of a cash surrender or other value upon the lapse or surrender of a policy of life or endowment insurance or upon the exchange, alteration or conversion of any such policy under section one hundred and thirty-nine. — (*Approved March 12, 1937.*)

CHAPTER 240

AN ACT RELATIVE TO THE MAKING BY BANKING INSTITUTIONS AND INSURANCE COMPANIES OF LOANS INSURED BY THE FEDERAL HOUSING ADMINISTRATOR.

Whereas, The deferred operation of this act would in part defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Chapter one hundred and sixty-two of the acts of nineteen hundred and thirty-five is hereby amended by striking out section one and inserting in place thereof the following: — *Section 1.* Subject to such regulations as the commissioner of banks deems to be necessary or advisable in respect to trust companies, savings banks, co-operative banks or credit unions, and to such regulations as the commissioner of insurance deems to be necessary or advisable in respect to insurance companies, any trust company, savings bank, co-operative bank, credit union or insurance company doing business in this commonwealth is authorized for a period ending July first, nineteen hundred and thirty-nine:

(a) To make such loans and advances of credit and purchases of obligations representing loans and advances of credit as are insured by the federal housing administrator, and to obtain such insurance.

(b) To make such loans secured by mortgages on real property in this commonwealth as the federal housing administrator insures and to obtain such insurance.

(c) All trust companies, savings banks, co-operative banks, credit unions and insurance companies are hereby authorized to exercise any powers and to do any

and all things incidental or necessary to give effect to this act. — (*Approved April 29, 1937.*)

CHAPTER 260

AN ACT PROVIDING FOR THE ISSUANCE OF INSURANCE BROKERS' LICENSES WITHOUT FEE TO WIDOWS OF CERTAIN WAR VETERANS.

Section one hundred and sixty-seven A of chapter one hundred and seventy-five of the General Laws, as amended by section three of chapter one hundred and thirty-seven of the acts of nineteen hundred and thirty-four, is hereby further amended by adding at the end the following: — , or of or on account of his widow if he held such a license immediately prior to his death, — so as to read as follows: — *Section 167A.* No fee for an insurance broker's license issued under section one hundred and sixty-six, one hundred and sixty-seven or one hundred and seventy-three shall be required of or on account of any soldier, sailor, or marine resident in this commonwealth who has served in the army or navy of the United States in time of war or insurrection and received an honorable discharge therefrom or release from active duty therein, if he presents to the commissioner satisfactory evidence of his identity, or of or on account of his widow if he held such a license immediately prior to his death. — (*Approved May 4, 1937.*)

STATISTICAL TABLES.

TABLE 1.—Fire and Marine Insurance Companies Authorized to Transact Business in Massachusetts on Dec. 31, 1936

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>						
Abington Mutual Fire Insurance Co.	Abington, Mass.	1856	1857	1857	Alfred H. Nash	William A. Robbins
Allied American Mutual Fire Insurance Co.	Boston, Mass.	1920	1920	1920	Charles E. Hodges	H. C. Knappenberg, Jr.
Associated Merchants Mutual Insurance Co.	Boston, Mass.	1919	1922	1921	Wesley E. Lindsey	E. C. Lindsey
Attleborough Mutual Fire Insurance Co.	Attleboro, Mass.	1843	1845	1845	Fred L. Torrey	James S. Palmer
Barnstable County Mutual Fire Insurance Co.	Pittsford, Mass.	1833	1833	1833	Fredrick C. Swift	Joshua E. Howes
Berkshire Mutual Fire Insurance Co.	Pittsfield, Mass.	1835	1835	1835	Robert A. Barbour	Charles W. Gallup
Cambridge Mutual Fire Insurance Co.	Andover, Mass.	1833	1834	1834	Burton S. Flagg	Edward C. Nichols
Citizens' Mutual Fire Insurance Co.	Concord, Mass.	1846	1846	1846	Prescott Keyes	Eliot R. Howard
Dedham Mutual Fire Insurance Co.	Dedham, Mass.	1837	1837	1837	James Y. Noyes	Theodore T. Marsh
Dorchester Mutual Fire Insurance Co.	Boston, Mass.	1855	1855	1855	William A. Muller	Edward C. Mason
Federal Mutual Fire Insurance Co.	Boston, Mass.	1907	1907	1907	James S. Kemper	W. D. Riddell
Fitchburg Mutual Fire Insurance Co.	Fitchburg, Mass.	1847	1847	1847	Frederick W. Porter	W. Bruce Adams
Groveland Mutual Fire Insurance Co.	Groveland, Mass.	1828	1828	1828	Charles H. Pike	John A. Marshall
Hampshire Mutual Fire Insurance Co.	Pittsfield, Mass.	1830	1832	1832	Robert A. Barbour	Charles W. Gallup
Hingham Mutual Fire Insurance Co.	Hingham, Mass.	1826	1826	1826	Ira G. Hersey	Alan F. Hersey
Holyoke Mutual Fire Insurance Co.	Salem, Mass.	1843	1843	1843	Carlos P. Faunce	Harry F. Marden
Lowell Mutual Fire Insurance Co.	Lowell, Mass.	1832	1832	1832	Clarence H. Nelson	Walter E. Munkland
The Lumber Mutual Fire Insurance Co. of Boston, Massachusetts	Boston, Mass.	1895	1895	1895	H. E. Stone	T. E. Baker
Lynn Mutual Fire Insurance Co.	Concord, Mass.	1828	1828	1828	Prescott Keyes	Eliot R. Howard
Merchants and Farmers Mutual Fire Insurance Co.	Worcester, Mass.	1846	1847	1847	Edmund L. Sanders	Harry S. Myrick
Merrimack Mutual Fire Insurance Co.	Andover, Mass.	1828	1828	1828	Burton S. Flagg	Edward C. Nichols
Middlesex Mutual Fire Insurance Co.	Concord, Mass.	1826	1826	1826	Prescott Keyes	Eliot R. Howard
Mutual Fire Assurance Co.	Springfield, Mass.	1827	1827	1827	Charles C. McElwain	Herbert E. Huie
Mutual Protection Fire Insurance Co.	Concord, Mass.	1861	1864	1864	Prescott Keyes	Eliot R. Howard
Newburyport Mutual Fire Insurance Co.	Newburyport, Mass.	1829	1829	1829	Frank B. Hubbard	Joseph L. Jacoby
Norfolk Mutual Fire Insurance Co.	Dedham, Mass.	1825	1825	1825	James Y. Noyes	Theodore T. Marsh
Pioneer Mutual Insurance Co.	Quincy, Mass.	1851	1851	1851	Harry P. Abromson	Onne Abromson
Quincy Mutual Fire Insurance Co.	Quincy, Mass.	1851	1851	1851	James F. Young	Harvey MacArthur
Salem Mutual Fire Insurance Co.	Salem, Mass.	1838	1838	1838	S. Herbert Wilkins	Parley B. Rawding
Traders and Mechanics Insurance Co.	Lowell, Mass.	1848	1848	1848	Tyler A. Stevens	Edward W. Brigham
United Mutual Fire Insurance Co.	Boston, Mass.	1908	1908	1908	Louis K. Liggett	O. E. Ringquist
West Newbury Mutual Fire Insurance Co.	West Newbury, Mass.	1828	1828	1828	Robert S. Brown	Daniel Cooney
Worcester Mutual Fire Insurance Co.	Worcester, Mass.	1823	1824	1824	Willis E. Sibley	Harry Harrison

Mutuals of Other States Other than Manufacturers'

Atlantic Mutual Insurance Co.	New York, N. Y.	1842	1842	1864	William D. Winter	F. D. Denton
Automobile Mutual Insurance Co.	Providence, R. I.	1907	1907	1922	Henry W. Anderson	De Forest W. Abel
The Central Manufacturers Mutual Insurance Co.	Van Wert, Ohio	1876	1876	1901	C. M. Purmort	L. G. Purmort
The Glen Cove Mutual Insurance Co.	Glen Cove, N. Y.	1837	1837	1924	James S. Kemper	Charles A. Mason
Grain Dealers National Mutual Fire Insurance Co.	Indianapolis, Ind.	1902	1902	1913	J. J. Fitzgerald	Gage McCotter
Hardware Dealers' Mutual Fire Insurance Co.	Stevens Point, Wis.	1903	1904	1918	L. A. Mingenbach	Joseph B. Beach
Hardware Mutual Fire Insurance Co. of Minnesota	Minneapolis, Minn.	1899	1900	1918	R. J. Grant	J. E. Hanson
Implement Dealers' Mutual Fire Insurance Co.	Grand Forks, N. D.	1903	1903	1935	A. W. Nygard	J. W. Falkanger
Indiana Lumbermen's Mutual Insurance Co.	Indianapolis, Ind.	1897	1903	1908	F. B. Fowler	I. G. Saltmarsh
Iowa Hardware Mutual Insurance Co.	Mason City, Iowa	1903	1903	1935	C. A. Knutson	R. D. Austin
The Lumbermen's Mutual Insurance Co. of Mansfield, Ohio	Mansfield, Ohio	1895	1895	1904	Charles H. Keating	W. H. G. Kegg
The Mansfield Mutual Fire Insurance Co.	Mansfield, Ohio	1873	1874	1921	Frank H. Marquis	J. M. Cook
Manufacturers and Merchants Mutual Insurance Co. of New Hampshire	Concord, N. H.	1885	1886	1917	Charles L. Jackman	Carl G. Gosen
The Merchants' and Manufacturers' Mutual Insurance Co.	Mansfield, Ohio	1876	1876	1921	G. W. De Yarnon	G. I. De Yarnon
Michigan Millers Mutual Fire Insurance Co.	Lansing, Mich.	1881	1881	1910	A. D. Baker	L. B. Toly
Millers Mutual Fire Insurance Association of Illinois	Alton, Ill.	1877	1877	1916	H. B. Sparks	G. A. McKinney
The Millers Mutual Fire Insurance Co.	Harrisburg, Pa.	1890	1890	1924	I. V. White	C. M. Hutchison
The Millers National Fire Insurance Co. of Texas	Fort Worth, Texas	1898	1898	1913	Glen Walker	E. K. Collett
Mill Owners Mutual Fire Insurance Co. of Iowa	Chicago, Ill.	1865	1869	1907	H. M. Giles	Arthur A. Krueger
Minnesota Implement Mutual Fire Insurance Co.	Des Moines, Iowa	1875	1875	1916	J. T. Sharp	H. B. Carson
Mutual Fire Insurance Co., Saco, Maine	Owatonna, Minn.	1904	1904	1918	C. I. Buxton	James E. Kidd
The National Mutual Insurance Co.	Saco, Maine	1827	1827	1921	C. F. Rentzsch	George A. Nutter
National Retailers Mutual Insurance Co.	Celina, Ohio	1916*	1915	1921	O. F. Rentzsch	E. J. Brookhart
Northwestern Mutual Fire Association	Chicago, Ill.	1922	1914	1923	M. D. Rhodes	Chase M. Smith
The Ohio Hardware Mutual Insurance Co.	Seattle, Wash.	1901	1901	1921	Phil G. Wuertz	L. D. Brill
The Ohio Mutual Insurance Co.	Coshocton, Ohio	1902	1902	1920	F. R. Pow	George M. Gray
Pawtucket Mutual Fire Insurance Co.	Salem, Ohio	1876	1877	1916	Frederic W. Easton	J. Ambler
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	Pawtucket, R. I.	1849	1849	1901	Justin Peters	Frank Bishop
Pennsylvania Millers Mutual Fire Insurance Co.	Philadelphia, Pa.	1895	1895	1908	John Hoffa	Herman J. Pelstring
Phenix Mutual Fire Insurance Co. of Concord, New Hampshire	Wilkes-Barre, Pa.	1887	1887	1913	Charles L. Jackman	C. R. Hoffa
The Providence Mutual Fire Insurance Co.	Concord, N. H.	1886	1913	1921	Benj. M. MacDougall	Walter Williamson
Union Mutual Fire Insurance Co.	Providence, R. I.	1800	1800	1898	Frederick T. Moses	Rowland C. Acherly
Utica Fire Insurance Co. of Oneida County, N. Y.	Providence, R. I.	1863	1863	1903	R. H. Canfield	Glarence H. Cady
Vermont Mutual Fire Insurance Co.	Utica, N. Y.	1903	1903	1930	Hugh Phillips	Harriet A. Ackroyd
The Western Millers Mutual Fire Insurance Company of Kansas City, Missouri	Montpelier, Vt.	1828	1828	1927	Charles H. Ridgway	Delbert W. Gross
	Kansas City, Mo.	1907†	1883	1928		R. M. Rogers
<i>Massachusetts Manufacturers' Mutuals</i>						
Arkwright Mutual Fire Insurance Co.	Boston, Mass.	1860	1860	1860	E. V. French	F. W. Jones
Boston Manufacturers Mutual Fire Insurance Co.	Boston, Mass.	1850	1850	1860	Marshall B. Dalton	H. Dwight Hall
Cotton and Woollen Manufacturers' Mutual Insurance Co. of New England						
Fall River Manufacturers' Mutual Insurance Co.	Boston, Mass.	1875	1875	1875	William B. Brophy	C. Henry Clough
Industrial Mutual Insurance Co.	Fall River, Mass.	1870	1870	1870	James E. Osborn	H. N. G. Terry
Paper Mill Mutual Insurance Co.	Boston, Mass.	1886	1890	1890	William B. Brophy	C. Henry Clough
Rubber Manufacturers' Mutual Insurance Co.	Boston, Mass.	1884	1887	1887	Marshall B. Dalton	H. Dwight Hall
Worcester Manufacturers' Mutual Insurance Co.	Boston, Mass.	1855	1885	1885	William B. Brophy	C. Henry Clough
	Worcester, Mass.	1855	1855	1855	Waldo E. Buck	Walter A. Harrington

*Reorganized.

†Reincorporated

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.—Continued*

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Manufacturers' Mutuals of Other States</i>						
American Mutual Fire Insurance Co.	Providence, R. I.	1877	1877	1900	Hovey T. Freeman	Raymond H. Lord
Blackstone Mutual Fire Insurance Co.	Providence, R. I.	1868	1868	1900	Charles H. Smith	Howard I. Lee
Enterprise Mutual Fire Insurance Co.	Providence, R. I.	1874	1874	1900	Hovey T. Freeman	Raymond H. Lord
Firemen's Mutual Fire Insurance Co.	Providence, R. I.	1854	1854	1900	Frederick T. Moses	Charles G. Easton
Hope Mutual Fire Insurance Co.	Providence, R. I.	1875	1875	1900	Charles C. Stover	Royal G. Luther
Manufacturers' Mutual Fire Insurance Co.	Providence, R. I.	1835	1835	1900	Hovey T. Freeman	Raymond H. Lord
Mechanics Mutual Fire Insurance Co.	Providence, R. I.	1871	1871	1900	Hovey T. Freeman	Raymond H. Lord
Mercantile Mutual Fire Insurance Co.	Providence, R. I.	1884	1884	1901	Frederick T. Moses	J. M. Legris
Merchants Mutual Fire Insurance Co.	Providence, R. I.	1874	1874	1895	Charles H. Smith	Howard I. Lee
Mill Owners Mutual Fire Insurance Co.	Chicago, Ill.	1895	1895	1917	J. L. Wildes	H. J. Jann
Philadelphia Manufacturers Mutual Fire Insurance Co.	Philadelphia, Pa.	1880	1880	1901	Richard H. Morris	Ray L. Hudson
Protection Mutual Fire Insurance Co.	Chicago, Ill.	1887	1887	1917	J. L. Wildes	H. J. Jann
Rhode Island Mutual Fire Insurance Co.	Providence, R. I.	1848	1848	1900	Hovey T. Freeman	Raymond H. Lord
State Mutual Fire Insurance Co.	Providence, R. I.	1855	1855	1900	Hovey T. Freeman	Raymond H. Lord
What Cheer Mutual Fire Insurance Co.	Providence, R. I.	1873	1874	1900	Charles C. Stover	Royal G. Luther
<i>Massachusetts Stock Companies</i>						
Boston Insurance Co.	Boston, Mass.	1873	1874	1874	William R. Hedge	William J. Chisholm
The Employers' Fire Insurance Co.	Boston, Mass.	1921	1921	1921	Edward C. Stone	Franklin P. Horton
Massachusetts Fire and Marine Insurance Co.	Boston, Mass.	1910	1910	1910	William H. Koop	Eugene S. Archer
New England Fire Insurance Co.	Pittsfield, Mass.	1919	1920	1920	George G. Bulkley	William A. Hebert
Old Colony Insurance Co.	Boston, Mass.	1906	1906	1906	William R. Hedge	William J. Chisholm
Sentinel Fire Insurance Co.	Springfield, Mass.	1924	1925	1925	George G. Bulkley	William A. Hebert
Springfield Fire and Marine Insurance Co.	Springfield, Mass.	1849	1851	1851	George G. Bulkley	William A. Hebert
<i>Stock Companies of Other States</i>						
Aetna Insurance Co.	Hartford, Conn.	1819	1819	1856	W. Ross McCain	Frank G. Bush
Agricultural Insurance Co.	Watertown, N. Y.	1863*	1853	1889	H. R. Waite	W. A. Seaver
Albany Insurance Co.	New York, N. Y.	1811	1811	1878	Ronald R. Martin	Frank J. Barry
The Alleghania Fire Insurance Co. of Pittsburgh	Pittsburgh, Pa.	1868	1868	1908	G. W. Unverzagt	W. A. Forrest, Jr.
The Alliance Insurance Co. of Philadelphia	Philadelphia, Pa.	1904	1905	1905	Benjamin Rush	Edmund H. Porter
Allied Fire Insurance Co. of Utica	Utica, N. Y.	1923	1923	1924	D. DeW. Smyth	John L. Train
The American Insurance Co.	Newark, N. J.	1846	1846	1874	Paul B. Sommers	Frederick W. Doremus
American Alliance Insurance Co.	New York, N. Y.	1897	1897	1897	William H. Koop	Daniel R. Ackerman
American Automobile Fire Insurance Co.	St. Louis, Mo.	1927	1928	1928	L. A. Harris	P. R. Ryan
American Central Insurance Co. (Mo.)	New York, N. Y.	1853	1853	1872	F. W. Koeckert	D. D. Henry
The American Druggists' Fire Insurance Co.	Cincinnati, Ohio	1906	1907	1909	Charles H. Avery	Frank H. Freericks
American Eagle Fire Insurance Co.	New York, N. Y.	1915	1915	1915	Bernard M. Culver	F. R. Millard
American Equitable Assurance Co.	New York, N. Y.	1918	1918	1918	Richard A. Corroon	Sidney E. Adams
American and Foreign Insurance Co.	New York, N. Y.	1896	1897	1927	F. E. Ellis	T. F. Maloney
The American National Fire Insurance Co. (Ohio)	New York, N. Y.	1914	1916	1922	William H. Koop	Daniel R. Ackerman
American Union Insurance Co. of New York	Hartford, Conn.	1923	1923	1923	J. H. Vreeland	W. E. Hills

Anchor Insurance Co.	Providence, R. I.	1928	G. C. House	1928	R. S. Duncombe
The Automobile Insurance Co. of Hartford	Hartford, Conn.	1907	Morgan B. Brainard	1913	Olaf Nordlie
The Baltimore American Insurance Co. of New York	New York, N. Y.	1925	Wilfred Kurth	1925	Harry H. Schulte
Bankers and Shippers Insurance Co. of New York	New York, N. Y.	1918	C. V. Meserole	1919	A. R. Mathews
Birmingham Fire Insurance Co. of Pennsylvania	Pittsburgh, Pa.	1871	A. G. Kaufmann	1927	Kenneth F. May
Buffalo Insurance Co.	Buffalo, N. Y.	1867	Robert R. Kennedy	1873	George E. Houck
Caledonian-American Insurance Co. (N. Y.)	Hartford, Conn.	1897	Charles L. Clark	1898	Charles L. Solweis
The California American Insurance Co.	San Francisco, Cal.	1864	J. C. Bunyan	1914	V. J. Robinson
The Camden Fire Insurance Association	Camden, N. J.	1841	William T. Read	1900	Elwood S. Thompson
Capital Fire Insurance Co. of California	San Francisco, Cal.	1911	Ray Decker	1935	A. C. Griffin
The Carolina Insurance Company (N. C.)	New York, N. Y.	1887	Wilfred Kurth	1929	Harry H. Schulte
Central Fire Insurance Co. of Baltimore	Baltimore, Md.	1865	Charles H. Roloson, Jr.	1926	Thomas Hughes
Central Union Insurance Co. (N. J.)	Hartford, Conn.	1928	J. H. Vreeland	1929	W. R. Hills
The Charter Oak Fire Insurance Co.	Hartford, Conn.	1931	L. Edmond Zachar	1936	Esmond Ewing
The Church Properties Fire Insurance Corporation	New York, N. Y.	1929	William Fellows Morgan	1930	Bradford B. Locke
Citizens Insurance Co. of New Jersey	Hartford, Conn.	1929	R. M. Bissell	1930	Clyde P. Smith
City of New York Insurance Co.	New York, N. Y.	1905	Wilfred Kurth	1905	Harry H. Schulte
Columbia Insurance Co. (N. J.)	Newark, N. J.	1901	Thomas J. Irvine	1902	J. T. Tabler
The Columbia Fire Insurance Co. of Dayton, Ohio	Newark, N. J.	1882	Paul B. Sommers	1924	Frederick W. Doremus
Commerce Insurance Co.	Glens Falls, N. Y.	1881	F. W. Smalley	1882	F. W. Stein
The Commercial Union Fire Insurance Co. of New York	New York, N. Y.	1859	F. M. Koeckert	1864	A. F. Greer
The Commonwealth Insurance Co. of New York	New York, N. Y.	1890	Cecil F. Shallcross	1895	R. P. Stockham
The Concordia Fire Insurance Co. of Milwaukee	Newark, N. J.	1886	William E. Wollaeger	1887	R. E. Brandenburg
The Connecticut Fire Insurance Co.	Hartford, Conn.	1870	Edward Milligan	1887	Lee R. Ross
The Continental Insurance Co.	New York, N. Y.	1850	Bernard M. Culver	1856	F. R. Millard
County Fire Insurance Co. of Philadelphia	New York, N. Y.	1853	William H. Koop	1856	Daniel R. Ackerman
The Detroit Fire and Marine Insurance Co.	New York, N. Y.	1832	William H. Koop	1881	Daniel R. Ackerman
Dixie Fire Insurance Co. (N. C.)	Newark, N. J.	1866	Paul B. Sommers	1888	Clyde A. Holt
Dubuque Fire & Marine Insurance Co.	Dubuque, Iowa	1906	C. J. Schrup	1906	S. F. Weiser
The Eagle Fire Co. of New York	New York, N. Y.	1883	Hart Darlington	1908	Everard P. Smith
The East and West Insurance Co. of New Haven	New York, N. Y.	1806	Victor Roth	1923	W. A. Thomson
Empire State Insurance Co.	Watertown, N. Y.	1923	H. R. Waite	1923	W. A. Seaver
Equitable Fire and Marine Insurance Co. (R. I.)	Hartford, Conn.	1928	Edward Milligan	1928	Joseph L. Price
The Eureka-Security Fire and Marine Insurance Co.	New York, N. Y.	1860	Charles S. Conklin	1862	Adam Benis
Excelsior Insurance Co. of New York	Syracuse, N. Y.	1864	Robert C. Hosmer	1934	Henry C. Little
Export Insurance Co.	New York, N. Y.	1919	W. H. Koar	1920	W. Leland Anderson
The Farmers' Fire Insurance Co.	York, Pa.	1923	C. M. Kerr	1923	A. S. McConkey
Federal Insurance Co. (N. J.)	New York, N. Y.	1853	Hendon Chubb	1857	Thomas J. Goddard
Federal Union Insurance Co. (Ill.)	New York, N. Y.	1901	Harold Warner	1903	C. L. Purdin
Fidelity and Guaranty Fire Corporation	Baltimore, Md.	1908	Frank A. Gantert	1915	J. Tabb Robertson
Fidelity-Phenix Fire Insurance Co. of New York	New York, N. Y.	1928	Bernard M. Culver	1929	F. R. Millard
Fire Association of Philadelphia	Philadelphia, Pa.	1910	Ohno E. Lane	1910	A. Irvin Voss
Fireman's Fund Insurance Co.	San Francisco, Cal.	1820	J. B. Levison	1817	Edward V. Mills
The President and Directors of the Firemen's Insurance Co. of Washington and Georgetown	Washington, D. C.	1863	William M. Hoffman	1863	Albert W. Howard
Firemen's Insurance Co. of Newark, New Jersey	Newark, N. J.	1837	John R. Cooney	1837	H. C. Houghton
First American Fire Insurance Co.	New York, N. Y.	1855	Bernard M. Culver	1875	F. R. Millard
First National Insurance Co. of America	Seattle, Wash.	1925	H. K. Dent	1925	L. E. Crowe
The Franklin Fire Insurance Co. of Philadelphia	New York, N. Y.	1928	Wilfred Kurth	1928	John Glendening
Franklin National Insurance Co. of New York	Hartford, Conn.	1829	F. D. Layton	1829	R. C. Alton

*As a stock company.

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.*—Continued

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Mass.	President	Secretary
<i>Stock Companies of Other States—Continued</i>						
The Falcon Fire Insurance Co.	New York, N. Y.	1929	1929	1929	Montgomery Clark	F. Elmer Sammons
General Exchange Insurance Corporation	New York, N. Y.	1925	1925	1925	Livingston L. Short	George H. Bartholomew
General Insurance Co. of America	Seattle, Wash.	1923	1923	1923	H. C. Dent	L. E. Crowe
The Grand Fire and Marine Insurance Co. (Pa.)	Newark, N. J.	1853	1853	1872	Henry M. Gratz	H. C. Houghton
Glens Falls Insurance Co.	Glens Falls, N. Y.	1849	1850	1871	F. M. Smalley	F. W. Stein
Globe & Rutgers Fire Insurance Co.	New York, N. Y.	1862	1862	1912	Richard A. Carroon	Sidney E. Adams
Granite State Fire Insurance Co.	New York, N. Y.	1899	1899	1935	Fred A. Hubbard	J. L. Hahn
Great American Insurance Co.	Portsmouth, N. H.	1885	1885	1886	Frank W. Sargeant	Orel A. Dexter
The Hanover Fire Insurance Co.	New York, N. Y.	1872	1872	1886	William H. Koop	Eugene S. Archer
Hartford Fire Insurance Co.	New York, N. Y.	1852	1852	1872	Montgomery Clark	F. Elmer Sammons
The Home Insurance Co.	Hartford, Conn.	1810	1810	1856	R. M. Bissell	Clyde P. Smith
Home Fire and Marine Insurance Co. of California	New York, N. Y.	1853	1853	1864	Wilfred Kurth	Edward V. Schulte
The Homeland Insurance Co. of America	San Francisco, Cal.	1864	1864	1918	J. B. Levison	R. P. Stockham
The Homestead Fire Insurance Co. (Md.)	New York, N. Y.	1927	1927	1927	Cecil F. Shallcross	Harry H. Schulte
Imperial Assurance Co.	New York, N. Y.	1899	1899	1899	T. J. Irvine	J. T. Tabler
The Insurance Co. of North America	Philadelphia, Pa.	1794	1794*	1861	Benjamin Rush	Edmund H. Porter
The Insurance Co. of the State of Pennsylvania	Philadelphia, Pa.	1918	1920	1903	Gustavus Remak, Jr.	J. H. Gifford
Inter-Ocean Reinsurance Co.	Philadelphia, Pa.	1873	1920	1920	Roy E. Curry	Karl P. Blaise
Lumbermens Insurance Co.	Cedar Rapids, Iowa	1873	1873	1924	Otto E. Lane	A. Irvin Voss
The Manhattan Fire and Marine Insurance Co.	New York, N. Y.	1912†	1924	1924	Everett W. Nourse	Frederick W. Maasen
Mechanics and Traders Insurance Co.	Newark, N. J.	1854	1854	1884	John R. Cooney	F. R. Millard
The Mercantile Insurance Co. of America	Hartford, Conn.	1897	1897	1897	F. D. Layton	H. C. Houghton
Mechanics Fire Assurance Corp. of New York	New York, N. Y.	1910	1910	1910	Cecil F. Shallcross	R. P. Stockham
Merchants Insurance Co. of Providence	Providence, R. I.	1851	1851	1924	Byron S. Watson	Walter F. Brady
Merchants and Manufacturers Fire Insurance Co. (N. J.)	New York, N. Y.	1849	1849	1928	Joseph M. Byrne, Jr.	Robert C. Weigel
Mercury Insurance Co.	St. Paul, Minn.	1925	1925	1925	F. R. Bigelow	William F. King
Michigan Fire and Marine Insurance Co.	Detroit, Mich.	1880	1881	1908	George G. Bulkley	J. C. McKown
Milwaukee Mechanics' Insurance Co.	Newark, N. J.	1852	1852	1885	John R. Cooney	W. R. Benalack
Minneapolis Fire and Marine Insurance Co.	Minneapolis, Minn.	1902	1902	1907	Walter C. Leach	Ernest G. Ebert
Monarch Fire Insurance Co. (Ohio)	New York, N. Y.	1929	1929	1929	Ralph Rawlings	Roy E. Ehlen
National Fire Insurance Co. of Hartford	Hartford, Conn.	1869	1871	1872	F. D. Layton	William R. Daley
National Liberty Insurance Co. of Pittsburgh, Pa.	Newark, N. J.	1910	1910	1911	John R. Cooney	F. B. Seymour
National Reserve Insurance Co. of America	Dubuque, Ia.	1859	1859	1859	Wilfred Kurth	Thomas A. Hathaway
National Security Fire Insurance Co. (Neb.)	Pittsburgh, Pa.	1919	1919	1929	C. J. Schrup	Harry A. Schulte
National Union Fire Insurance Co. of Pittsburgh, Pa.	Pittsburgh, Pa.	1901	1901	1922	F. J. Johnson	S. F. Weiser
The Newark Fire Insurance Co. (N. J.)	New York, N. Y.	1811	1810	1901	J. M. Thomas	Dennan Kountze
The New Brunswick Fire Insurance Co.	New York, N. Y.	1826	1832	1877	Harold Warner	F. J. Green
New Hampshire Fire Insurance Co.	Manchester, N. H.	1869	1870	1905	Wilfred Kurth	G. A. Bernard
New Jersey Insurance Co. (N. J.)	New York, N. Y.	1910	1911	1872	Frank W. Sargeant	Charles D. Ross
New York Fire Insurance Co.	New York, N. Y.	1832	1911	1911	C. V. Meserole	Victor E. Stevens
New York Underwriters Insurance Co.	New York, N. Y.	1925	1925	1925	Richard A. Carroon	R. Cholmeley-Jones
					R. M. Bissell	Emil Leitner
						F. R. Scott

Niagara Fire Insurance Co.	New York, N. Y.	1850	1857	Bernard M. Culver	F. R. Millard
Northern Insurance Co. of New York	New York, N. Y.	1897	1897	Harry H. Clutia	William Williams
The North River Insurance Co.	New York, N. Y.	1822	1898	J. Lester Parsons	David G. Wakeman
Northwestern Fire and Marine Insurance Co.	Minneapolis, Minn.	1906	1917	John H. Griffin	O. J. Eastman
Northwestern National Insurance Co. of Milwaukee, Wis.	Milwaukee, Wis.	1869	1872	Alfred F. James	Lubin M. Stuart
Occidental Insurance Co.	San Francisco, Cal.	1927	1928	F. H. Levison	Edward V. Mills
Ohio Farmers Insurance Co.	Le Roy, Ohio	1848	1920	F. H. Hawley	J. C. Hiestand
Orient Insurance Co.	Hartford, Conn.	1867	1872	Gilbert Kingan	A. H. Murphy
Pacific Fire Insurance Co.	New York, N. Y.	1851	1920	C. V. Meserole	R. Choleley Jones
Pacific National Fire Insurance Co.	San Francisco, Cal.	1911	1915	F. N. Belgrano, Jr.	R. J. May
Patriotic Insurance Co. of America	New York, N. Y.	1922	1923	Oswald Tregaskis	Elliot Middleton
The Pennsylvania Fire Insurance Co.	New York, N. Y.	1825	1871	Cecil F. Shattcross	R. P. Stockham
Philadelphia Fire & Marine Insurance Co.	Philadelphia, Pa.	1923	1923	Benjamin Tush	Edmund H. Porter
Philadelphia National Insurance Co.	Philadelphia, Pa.	1928	1928	Otho E. Lane	A. Irvin Voss
The Phoenix Insurance Co.	Hartford, Conn.	1854	1859	Edward Mulligan	William M. Shaw
Piedmont Fire Insurance Co. (N. C.)	Hartford, Conn.	1895	1931	W. Ross McCain	P. W. D. Jones
The Pilot Reinsurance Co. of New York	New York, N. Y.	1925	1926	Carl Schreiner	A. F. Sadler
The Potomac Insurance Co. of the District of Columbia	Philadelphia, Pa.	1831	1914	Frederick Richardson	Alexander K. Phillips
Providence Washington Insurance Co.	Providence, R. I.	1799	1872	Garry C. House	W. A. Phillips
Provident Fire Insurance Co. (N. H.)	New York, N. Y.	1924	1924	Arthur Waller	John Koenig
The Prudential Insurance Co. of Great Britain Located in New York	New York, N. Y.	1922	1922	C. A. Nottingham	C. L. Purdin
Queen Insurance Co. of America	New York, N. Y.	1891	1891	Harold Warner	Sigourney F. Mininger
The Reliance Insurance Co. of Philadelphia	Philadelphia, Pa.	1934	1934	Otho E. Lane	A. Irvin Voss
Rhode Island Insurance Co.	Providence, R. I.	1905	1907	Byron S. Watson	Robert C. Weigel
Richmond Insurance Co. of New York	West New Brighton, N. Y.	1907	1907	J. F. Smith	David G. Wakeman
Rochester American Insurance Co.	New York, N. Y.	1928	1928	William H. Koop	Gerald D. Gregory
Safeguard Insurance Co. of New York	Hartford, Conn.	1915	1915	Gilbert Kingan	A. H. Murphy
Seaboard Fire & Marine Insurance Co.	New York, N. Y.	1929	1929	Frank B. Martin	Harold W. Rudolph
Security Insurance Co. of New Haven	New Haven, Conn.	1841	1874	Victor Roth	W. A. Thomson
Southern Fire Insurance Co. of New York	New York, N. Y.	1929	1929	Wilfred Kurth	Asbby E. Hill
The Standard Fire Insurance Co.	Hartford, Conn.	1905	1910	Morgan B. Bramard	Olaf Nordeng
Standard Fire Insurance Co. of New Jersey	Trenton, N. J.	1868	1913	Frank J. Breen	Richard J. Carey
Standard Insurance Co. of New York	New York, N. Y.	1922	1922	J. A. Kelsey	C. L. Henry
Star Insurance Co. of America	New York, N. Y.	1895	1915	Harold Warner	C. L. Purdin
St. Paul Fire and Marine Insurance Co.	St. Paul, Minn.	1865	1872	R. R. Bigelow	J. C. McKown
Sun Underwriters Insurance Co. of New York	New York, N. Y.	1929	1930	Oswald Tregaskis	Elliot Middleton
Superior Fire Insurance Co. (Pa.)	Newark, N. J.	1871	1909	John R. Cooney	H. C. Houghton
Sussex Fire Insurance Co.	Newark, N. J.	1928	1928	Franklin W. Fort	James Y. Milne
Transcontinental Insurance Co. (N. Y.)	Hartford, Conn.	1925	1925	F. D. Layton	R. C. Alton
The Travelers Fire Insurance Co.	Hartford, Conn.	1923	1924	L. Edmund Zacher	Esmond Ewing
United Firemen's Insurance Co. of Philadelphia	New York, N. Y.	1860	1861	Thomas J. Irvine	J. T. Tabler
United States Fire Insurance Co.	New York, N. Y.	1824	1912	J. Lester Parsons	David G. Wakeman
Universal Insurance Co. (N. J.)	New York, N. Y.	1921	1921	Samuel Bird	John T. Byrne
The Virginia Fire and Marine Insurance Co.	Richmond, Va.	1832	1906	George F. Warch	William Palmer Hill
Washington Assurance Corporation of New York	New York, N. Y.	1924	1935	Otto E. Schaefer	Walter F. Brady
Westchester Fire Insurance Co.	New York, N. Y.	1837	1869	W. Ross McCain	C. B. G. Gallard
The World Fire and Marine Insurance Co.	Hartford, Conn.	1921	1924		Frank G. Bush

† Joint stock company.

† Reincorporated.

* As an association.

TABLE 1.—*Fire and Marine Insurance Companies Authorized to Transact Business, etc.—Concluded*

UNITED STATES BRANCHES, COMPANIES OF OTHER COUNTRIES			Home Office	Incorporated	Commenced Business in U. S.	Admitted to Mass.	Resident Manager or Attorney for United States
Alliance Assurance Co., Ltd.	.	.	.	1824	1911	1911	Chubb & Son, New York, N. Y.
The Atlas Assurance Co., Ltd.	.	.	London, England	.	1886	1890	Ronald R. Martin, New York, N. Y.
The British America Assurance Co.	.	.	London, England	1808	1886	1890	Crum & Forster, New York, N. Y.
British and Foreign Marine Insurance Co., Ltd.	.	.	Toronto, Canada	1833	1874	1893	Eric E. Ellis, New York, N. Y.
The British General Insurance Co., Ltd.	.	.	Liverpool, England	1863	1876	1880	F. W. Koeckert, New York, N. Y.
Caledonian Insurance Co.	.	.	London, England	1904	1920	1920	Robert R. Clark, Hartford, Conn.
The Century Insurance Co., Ltd.	.	.	Edinburgh, Scotland	1805	1890	1891	William A. McConnell, New York, N. Y.
Commercial Union Assurance Co. (Ltd.)	.	.	Edinburgh, Scotland	1885	1911	1912	(F. W. Koeckert, New York, N. Y. (Fire) William Bederidge, New York, N. Y. (Fire))
The Eagle, Star and British Dominions Insurance Co. Ltd.	.	.	London, England	1861	1871	1871	(Harry G. Casper, New York, N. Y. (Marine) Talbot, Bird & Co., Inc., New York, N. Y. (Fire) Wilfred Kurth, New York, N. Y.
The Halifax Fire Insurance Co.	.	.	London, England	1904	1916	1917	Appleton & Cox, Inc., New York, N. Y.
The Halifax Fire Insurance Co.	.	.	Halifax, Nova Scotia	1809	1928	1929	Gilbert Kingan, Hartford, Conn.
The Indemnity Marine Assurance Co., Ltd.	.	.	London, England	1826	1889	1917	(Harold Warner, (Fire) Amour Duncan Reid Frank J. O'Neill
The Law Union and Rock Insurance Co., Ltd.	.	.	London, England	1806	1897	1897	Harry W. Spicer, (Marine) Everett W. Nourse, New York, N. Y. (Fire) Chubb & Son, New York, N. Y. (Marine)
The Liverpool and London and Globe Insurance Co., Ltd.	.	.	Liverpool, England	1836	1848	1856	R. P. Barbour, New York, N. Y. Robert R. Clark, Hartford, Conn. Cecil F. Shallcross, New York, N. Y. Harry W. Spicer, New York, N. Y. R. P. Barbour, New York, N. Y. (Harold Warner, New York, N. Y. (Fire) W. C. Spelman, New York, N. Y. (Marine) William A. McConnell, New York, N. Y.
The London Assurance Corporation	.	.	London, England	1720	1872	1872	F. W. Koeckert, New York, N. Y. Charles Smith Conklin, New York, N. Y. Thomas J. Irvine, New York, N. Y. (Fire) W. C. Spelman, New York, N. Y. (Marine) Harold Warner, New York, N. Y. (Marine) F. B. Zeller, New York, N. Y. (Fire) Arthur Waller, New York, N. Y. (Fire) Appleton & Cox, Inc., New York, N. Y. (Marine) J. H. Vreeland, Hartford, Conn. Chubb & Son, New York, N. Y.
The London & Lancashire Insurance Co., Ltd.	.	.	London, England	.	1879	1879	Gilbert Kingan, Hartford, Conn.
London and Scottish Assurance Corp., Ltd.	.	.	London, England	1861	1879	1879	Chubb & Son, New York, N. Y.
The Marine Insurance Co., Ltd.	.	.	London, England	1802	1914	1915	R. P. Barbour, New York, N. Y.
The Netherlands Insurance Co., Ltd.	.	.	London, England	1836	1884	1886	Chubb & Son, New York, N. Y.
The Netherlands Insurance Co., Est. 1845	.	.	The Hague, Holland	1845	1913	1913	Robert R. Clark, Hartford, Conn.
North British and Mercantile Insurance Co., Ltd.	.	.	London and Edinburgh	1809	1866	1867	Cecil F. Shallcross, New York, N. Y.
North China Insurance Co., Ltd.	.	.	Shanghai, China	1903	1922	1922	Harry W. Spicer, New York, N. Y.
The Northern Assurance Co., Ltd.	.	.	London, England	1854	1912	1876	R. P. Barbour, New York, N. Y.
Norwich Union Fire Insurance Society, Ltd.	.	.	Norwich, England	1797	1877	1879	(Harold Warner, New York, N. Y. (Fire) W. C. Spelman, New York, N. Y. (Marine) William A. McConnell, New York, N. Y.
The Pacific Coast Fire Insurance Co.	.	.	Vancouver, B. C.	1890	1926	1936	F. W. Koeckert, New York, N. Y.
The Palatine Insurance Co., Ltd.	.	.	London, England	1900	1901	1901	Charles Smith Conklin, New York, N. Y.
Pearl Assurance Co., Ltd.	.	.	London, England	1864	1927	1932	Thomas J. Irvine, New York, N. Y. (Fire) W. C. Spelman, New York, N. Y. (Marine) Harold Warner, New York, N. Y. (Marine) F. B. Zeller, New York, N. Y. (Fire) Arthur Waller, New York, N. Y. (Fire) Appleton & Cox, Inc., New York, N. Y. (Marine) J. H. Vreeland, Hartford, Conn. Chubb & Son, New York, N. Y.
Phoenix Assurance Co., Ltd.	.	.	London, England	1782	1879	1879	Gilbert Kingan, Hartford, Conn. (Fire) W. J. Roberts & Co., Inc., New York, N. Y. (Marine) Arthur Waller, New York, N. Y.
Royal Insurance Co., Ltd.	.	.	Liverpool, England	1845	1851	1856	
The Royal Exchange Assurance	.	.	London, England	1720	1891	1904	
The Scottish Union and National Insurance Co.	.	.	Edinburgh, Scotland	1824	1880	1880	
The Sea Insurance Co., Ltd.	.	.	Liverpool, England	1875	1876	1926	
Standard Marine Insurance Co., Ltd.	.	.	Liverpool, England	1871	1888	1912	
The State Assurance Co., Ltd.	.	.	Liverpool, England	1891	1897	1898	

Sun Insurance Office, Ltd.	.	.	.	.	.	.	.	.	1710	1882	1882	Oswald Tregaskia, New York, N. Y.
Thames and Mersey Marine Insurance Co., Ltd.	.	.	.	.	.	.	.	.	1862	1880	1883	Harry W. Spicer, New York, N. Y.
Tokio Marine and Fire Insurance Co., Ltd.	.	.	.	.	.	.	.	.	1879	1912	1917	{Johnson & Higgins, Inc., New York, N. Y. (Fire) Appleton & Cox, Inc., New York, N. Y. (Marine)
Union Assurance Society Ltd.	.	.	.	.	.	.	.	.	1907	1909	1912	F. W. Koeckert, New York, N. Y.
Union Insurance Society of Canton, Ltd.	.	.	.	.	.	.	.	.	1835	1917	1919	W. J. Roberts & Co., Inc., New York, N. Y.
The Union Fire, Accident and General Insurance Co.	.	.	.	.	.	.	.	.	1828	1910	1910	Everett W. Nourse, New York, N. Y.
The Union Marine and General Insurance Co., Ltd.	.	.	.	.	.	.	.	.	1863	1880	1904	{Thomas J. Irvine, New York, N. Y. (Fire) W. C. Spelman, New York, N. Y. (Marine)
The Western Assurance Co.	.	.	.	.	.	.	.	.	1851	1874	1873	{Crum & Forster, New York, N. Y. (Fire) Appleton & Cox, Inc., New York, N. Y. (Marine)
The Yorkshire Insurance Co., Ltd.	.	.	.	.	.	.	.	.	1825	1911	1911	Frank & Du Bois, New York, N. Y.

TABLE 2.—Income, Disbursements, Premiums, Losses, Assets, Liabilities, and Surplus to Policyholders, Dec. 31, 1936

COMPANIES		Income	Disbursements	Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>Massachusetts Mutual Companies Other than Manufacturers*</i>								
Abington		\$249,090	\$221,429	\$230,942	\$72,055	\$528,075	\$209,123	\$258,952
Allied American		331,596	241,697	302,417	46,311	805,956	186,095	619,861
Associated Merchants		68,190	66,557	64,177	31,900	127,181	65,496	61,685
Attleborough		24,453	20,137	19,267	7,005	106,965	29,577	77,388
Barnstable County		122,144	99,384	103,579	21,861	499,775	128,537	371,238
Berkshire		717,636	665,878	669,222	202,525	967,050	665,891	301,159
Cambridge		362,357	280,879	315,157	104,383	665,012	362,794	302,218
Citizens'		133,679	100,226	114,614	31,316	428,999	124,056	304,943
Dedham		85,037	69,961	71,197	19,800	301,074	109,320	191,754
Dorchester		212,942	165,820	189,938	46,104	664,576	240,618	423,958
Federal		590,198	429,921	469,902	123,564	946,252	436,376	503,876
Fitchburg		599,174	513,462	564,774	140,003	692,310	478,003	214,307
Groveland		5,003	5,568	1,495*	25,088	7,273	4,503	—
Hamshire		87,697	90,710	83,422	25,615	135,693	88,942	46,751
Hingham		279,961	241,667	246,022	87,680	856,920	341,889	515,061
Holyoke		867,148	734,674	705,625	193,524	2,337,042	810,589	1,526,453
Lowell		174,552	142,684	164,770	48,369	283,762	184,048	99,714
Lumber		1,486,130	1,200,383	1,283,513	410,436	3,876,613	900,241	2,976,372
Lynn Mutual		190,335	148,541	162,889	44,989	551,549	189,625	361,924
Merchants and Farmers		203,593	193,782	184,440	58,972	501,603	245,026	256,577
Merrimack		1,076,652	1,059,927	986,115	262,526	1,536,188	983,044	553,144
Middlesex		720,037	555,074	615,198	172,071	2,288,310	678,197	1,610,113
Mutual Fire		45,045	36,803	22,896	1,475	455,786	63,830	391,956
Mutual Protection		348	1,523	—	—	7,040	4,023	—
Newburyport		8,643	6,338	3,486	1,150	70,315	64,208	—
Norfolk		301,108	294,532	229,911	70,016	1,416,756	331,077	1,085,679
Pioneer		13,874	8,595	13,813	3,008	10,864	10,696	168
Quincy		981,925	757,405	838,618	256,384	2,804,702	1,016,832	1,787,870
Salem		88,329	79,028	79,958	24,962	173,887	87,859	86,028
Traders and Mechanics		968,059	204,680	219,025	61,981	1,051,708	303,528	748,180
United Mutual		3,966,619	2,638,833	3,059,350	861,347	5,575,427	2,713,780	2,861,647
West Newbury		13,257	13,977	1,754*	1,555	60	5,482	—
Worcester Mutual		760,375	581,660	608,612	184,870	3,250,100	783,795	2,466,305
Totals		\$14,266,266	\$11,801,736	\$12,626,598	\$3,621,845	\$33,917,823	\$12,847,993	\$21,079,512
<i>Mutual Companies of Other States Other than Manufacturers*</i>								
Atlantic Mutual		\$6,859,742	\$6,956,675	\$3,435,669	\$1,734,678	\$17,853,973	\$5,834,341	\$12,019,632
Automobile Mutual		783,565	641,924	619,547	56,158	4,563,321	428,834	4,134,487
Central Manufacturers		3,499,305	2,994,093	3,292,504	1,020,625	5,707,184	2,958,182	2,749,002
Glen Cove Mutual		271,112	295,055	251,517	87,460	514,425	291,481	222,944
Grain Dealers National		2,149,115	2,070,820	2,007,702	704,389	3,425,559	1,573,325	1,852,234
Hardware Dealers'		4,389,341	3,704,210	4,156,954	1,144,547	6,658,483	3,485,624	3,172,859

Hardware Mutual	6,027,461	5,063,677	5,566,693	1,674,832	7,934,239	4,780,073	3,154,166
Implement Dealers	1,824,847	575,345	597,821	176,768	724,167	432,533	291,634
Indiana Lumbermen's	1,753,370	1,382,804	1,622,398	521,365	3,151,067	1,448,411	1,702,656
Iowa Hardware	370,096	304,987	348,831	90,644	456,538	206,686	150,852
Lumbermen Mutual	2,060,828	1,891,920	1,950,278	620,101	2,793,418	1,688,311	1,046,107
Mansfield Mutual	107,929	98,108	169,275	25,827	313,094	85,248	97,846
Manufacturers and Merchants	271,085	222,006	193,926	45,603	1,069,078	286,783	763,893
Merchants' and Manufacturers'	145,349	138,417	133,996	59,316	353,210	128,425	224,785
Michigan Millers	2,394,037	2,357,470	2,091,620	759,677	4,275,959	1,634,410	2,641,549
Millers Mutual (Ill.)	1,774,564	1,648,219	1,654,442	528,994	2,856,654	1,144,303	1,328,942
Millers Mutual (Pa.)	729,464	667,060	640,478	182,897	1,747,779	418,837	3,128,942
Millers National	3,363,374	3,323,694	3,096,878	322,430	1,828,408	844,775	983,693
Mill Owners Mutual (Iowa)	3,363,374	3,323,694	3,096,878	322,430	1,828,408	844,775	983,693
Minnesota Implement	1,857,504	1,768,805	1,750,223	584,530	2,602,776	1,416,100	3,394,922
National Fire (Me.)	5,132,637	4,654,704	4,869,656	1,541,534	6,072,422	4,380,702	1,691,720
National Mutual (Ohio)	222,835	258,400	248,473	92,283	303,401	248,171	145,230
National Retailers	226,462	210,770	211,062	81,378	414,055	209,585	204,470
Northwestern Mutual	1,577,256	1,305,692	1,511,809	450,567	2,093,828	1,283,526	810,302
Ohio Hardware	6,022,231	5,166,020	5,704,713	1,801,789	6,889,814	4,982,526	1,907,288
Ohio Mutual	474,797	457,503	463,988	197,063	484,919	358,534	126,385
Pawucket Mutual	100,725	92,889	83,956	19,417	496,236	77,719	418,517
Pennsylvania Lumbermen's	961,846	831,235	871,941	257,287	1,894,496	923,145	971,351
Pennsylvania Millers	2,076,823	1,634,190	1,898,416	610,165	3,754,894	1,668,890	2,086,004
Phoenix Mutual	185,178	155,324	135,590	241,701	2,994,723	503,851	2,490,872
Providence Mutual	243,684	229,352	167,465	35,452	466,763	225,590	241,173
Union Mutual	808,539	651,000	550,403	51,593	1,608,979	309,455	1,299,524
Utica	211,326	139,390	197,588	114,243	1,402,335	759,388	642,647
Vermont Mutual	646,678	643,370	613,529†	85,541	308,358	220,015	70,343
Western Millers Mutual	830,714	794,708	768,567	221,514	980,863	570,799	401,054
Totals	\$61,243,310	\$55,158,292	\$53,627,996	\$17,606,871	\$106,191,924	\$49,354,573	\$56,837,351
<i>Massachusetts Manufacturers' Mutuals</i>							
Arkwright	\$3,114,915	\$2,880,533	\$2,787,530	\$295,328	\$7,349,600	\$2,527,547	\$4,822,053
Boston Manufacturers	3,952,711	3,933,325	3,490,855	430,110	7,842,927	3,184,203	4,658,724
Cotton and Woolen	785,173	694,409	688,943	53,198	1,858,099	633,167	1,224,932
Fall River Manufacturers'	1,146,811	1,046,916	987,817	116,339	2,392,200	957,441	1,434,759
Industrial	397,008	348,632	344,471	26,599	1,061,607	316,851	744,756
Paper Mill	390,266	349,533	347,621	38,911	744,824	295,301	449,523
Rubber Manufacturers'	785,919	693,995	688,943	53,198	1,885,775	633,111	1,252,664
Worcester Manufacturers'	1,105,207	1,048,401	978,871	119,082	2,229,379	930,881	1,298,498
Totals	\$11,678,010	\$10,995,744	\$10,315,051	\$1,132,765	\$25,364,411	\$9,478,502	\$15,885,909
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual	\$1,048,578	\$904,387	\$801,748	\$103,239	\$2,428,942	\$941,714	\$1,487,228
Blackstone Mutual	1,703,035	1,570,939	1,504,762	197,871	3,719,393	1,626,183	2,093,210
Enterprise Mutual	1,045,186	909,905	\$801,748	103,239	4,801,677	941,714	1,459,963
Firemen's Mutual	2,603,593	2,368,931	2,290,581	282,330	5,179,664	2,451,646	2,728,018
Hope Mutual	620,349	395,737	550,278	59,656	1,404,571	608,714	795,857

* Assessments on premium notes.

† Includes assessments and guarantee deposits.

TABLE 2.—Income, Disbursements, Premiums, Losses, etc.—Continued

COMPANIES		Income	Disbursements	Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>Manufacturers' Mutuals of Other States — Concluded</i>								
Manufacturers' Mutual	.	\$1,760,524	\$1,525,182	\$1,336,247	\$172,065	\$4,161,556	\$1,509,456	\$2,592,100
Mechanics Mutual	.	1,074,718	953,155	801,748	103,239	2,685,435	941,714	1,743,721
Mercantile Mutual	.	775,474	710,713	701,482	89,157	1,249,208	774,605	1,474,603
Merchants Mutual	.	982,718	902,122	871,504	115,727	2,043,117	951,053	1,092,064
Mill Owners Mutual (Ill.)	.	469,009	441,430	411,889	39,395	945,405	436,086	509,319
Philadelphia Manufacturers	.	974,780	886,436	840,942	64,961	1,802,906	904,414	898,492
Protection Mutual	.	705,138	649,297	617,885	59,092	1,390,726	647,382	743,344
Rhode Island Mutual	.	1,797,091	1,575,237	1,336,247	172,065	4,338,819	1,569,456	2,769,363
State Mutual	.	2,254,150	1,864,899	1,603,496	206,478	5,476,593	1,883,427	3,593,166
What Cheer Mutual	.	624,449	605,276	550,278	59,656	1,503,979	608,714	895,265
Totals	.	\$18,440,792	\$16,570,722	\$14,996,279	\$1,828,170	\$40,731,991	\$16,856,278	\$23,875,713
<i>Massachusetts Stock Companies</i>								
Boston	.	\$6,046,003	\$5,815,099	\$5,058,284	\$2,101,101	\$25,331,760	\$7,068,618	\$18,263,142
Employers'	.	2,408,187	2,198,698	2,130,139	789,439	5,234,656	2,203,797	3,030,850
Massachusetts Fire and Marine	.	554,575	511,008	404,940	158,686	2,801,827	520,297	2,281,230
New England	.	414,922	386,069	337,927	134,452	1,542,769	424,682	1,118,087
Old Colony	.	2,082,322	1,793,799	1,644,428	679,759	10,046,274	2,127,278	7,918,996
Sentinel	.	463,836	401,014	341,345	136,484	2,637,066	417,009	2,220,057
Springfield Fire and Marine	.	12,913,500	12,075,807	11,609,162	4,642,477	33,400,003	13,645,668	19,754,335
Totals	.	\$24,943,345	\$23,181,494	\$21,526,225	\$8,642,398	\$80,994,055	\$26,407,349	\$54,586,706
<i>Stock Companies of Other States</i>								
Aetna	.	\$18,919,828	\$17,594,852	\$17,176,829	\$6,978,573	\$50,630,295	\$20,245,194	\$30,385,101
Agricultural	.	6,136,254	5,399,022	5,143,784	2,154,561	15,272,140	6,153,158	9,118,982
Albany	.	698,173	633,551	536,668	216,709	2,759,764	634,048	2,125,716
Allermannia	.	1,666,688	1,566,051	1,356,188	515,967	5,747,914	1,777,284	3,970,630
Alliance	.	2,851,438	2,543,296	2,257,553	835,589	10,571,555	3,115,453	7,456,102
Allied Fire	.	184,762	164,022	139,592	34,492	538,521	125,929	412,592
American (N. J.)	.	13,422,035	13,188,568	12,004,559	5,446,636	31,145,711	14,863,667	16,282,044
American Alliance	.	2,319,408	2,211,869	1,704,938	722,245	9,621,295	2,171,780	7,349,515
American Automobile	.	2,031,443	1,783,937	1,036,482	648,384	2,362,643	1,295,526	1,067,117
American Central	.	2,591,208	2,541,795	2,276,493	862,112	7,507,313	2,774,716	4,732,597
American Cargists'	.	555,883	536,891	390,807	186,643	2,216,339	301,968	1,914,271
American Eagle	.	5,405,169	3,221,860	2,860,855	1,262,810	16,329,673	3,997,784	12,331,880
American Equitable	.	6,255,889	5,865,542	4,008,278	1,586,479	13,601,957	4,927,384	8,674,553
American Fire and Foreign	.	1,519,086	1,393,049	1,235,807	497,604	6,436,174	1,448,077	4,988,097
American National	.	89,705	73,142	—	—	1,147,096	6,500	1,140,596
American Union	.	465,783	295,583	334,082	96,289	3,250,108	491,409	2,758,699
Anchor	.	722,241	547,360	590,975	226,971	2,774,175	688,698	2,085,477
Automobile	.	12,100,056	10,062,566	11,285,737	3,611,677	24,386,064	10,870,149	13,515,915
Baltimore American	.	2,596,201	2,159,777	2,247,933	723,287	7,006,243	2,819,310	4,186,933
Bankers and Shippers	.	3,922,842	3,642,578	3,622,596	1,527,627	7,359,598	3,401,954	3,957,644

Birmingham (Pa.)	213,100	96,460	51,766	25,240	1,340,621	101,699	1,238,922
Buffalo	2,194,783	2,128,341	1,932,164	754,541	6,970,679	3,022,908	3,947,711
Caladonian-American	322,128	322,869	366,784	83,673	1,751,881	353,373	1,398,508
Camden	1,665,355	1,689,063	1,411,870	533,877	5,500,026	1,808,270	3,691,756
California	6,055,810	5,627,225	5,345,987	2,081,576	13,050,859	6,027,912	7,022,947
Capital (Cal.)	193,636	143,540	116,512	42,483	1,375,451	151,951	1,223,470
Carolina	767,374	579,119	661,810	159,612	2,511,850	939,820	1,572,030
Central Fire	1,132,768	1,026,789	961,634	351,634	4,287,023	1,290,478	2,996,545
Central Union	169,050	110,024	108,214	31,648	1,517,536	164,041	1,353,495
Charter Oak	3,093	3,358	—	—	1,223,510	1,165	1,222,345
Church Properties	87,669	67,744	50,482	35,293	516,205	90,738	425,469
Citizens (N. Y.)	470,424	379,882	366,992	162,209	3,019,155	489,100	2,529,245
City of New York	4,268,837	3,641,062	3,739,427	1,478,935	7,298,062	3,294,303	4,003,759
Columbia (N. Y.)	839,826	761,941	671,801	237,019	3,546,405	1,045,702	2,600,643
Columbia (Ohio)	652,324	581,536	512,851	210,507	3,218,690	628,001	2,590,689
Commerce	2,262,112	1,986,197	1,606,295	433,886	4,999,366	1,457,538	3,501,828
Commercial Union (N. Y.)	1,017,221	1,010,339	882,781	334,341	3,257,068	1,006,083	2,190,985
Commonwealth	2,283,081	1,807,430	1,946,266	653,948	7,318,030	2,382,933	4,935,097
Concordia	1,620,623	1,282,943	1,156,982	449,655	4,552,507	1,479,263	3,073,244
Connecticut	5,944,317	5,254,941	5,002,353	1,806,479	21,888,748	6,201,497	13,627,251
Continental	36,908,490	20,794,140	18,477,437	7,969,212	104,536,699	26,616,913	77,919,786
County	547,938	525,918	405,905	163,228	2,615,265	596,869	2,013,396
Detroit Fire and Marine	1,116,920	1,084,774	763,403	307,046	4,110,823	1,103,900	3,006,923
Dixie	321,870	298,425	210,009	86,008	1,443,270	279,121	1,164,149
Dubuque Fire and Marine	568,157	522,522	410,176	161,796	2,563,355	540,206	2,025,077
East and West	666,353	569,315	490,060	165,188	3,431,100	600,371	2,830,729
Empire State	740,072	570,917	584,003	206,147	3,463,840	730,083	2,733,757
Equitable Fire and Marine	1,269,462	1,085,283	1,000,470	361,296	6,926,360	1,235,869	5,690,491
Eureka-Security	1,964,462	1,846,255	1,800,443	769,862	4,428,280	2,117,256	2,311,024
Excelsior	323,585	259,441	268,713	104,253	815,167	318,725	496,442
Export	270,382	328,524	89,532	2,332	747,725	78,815	668,910
Farmers'	720,344	655,392	610,486	281,021	3,055,634	838,620	2,217,014
Federal	4,784,920	5,804,523	3,937,495	1,409,628	20,738,544	4,804,512	15,924,032
Fidelity and Guaranty	706,713	638,005	638,005	243,699	2,888,614	751,983	2,136,631
Fidelity-Phoenix	3,858,285	3,394,074	3,547,591	1,227,805	6,555,431	3,623,682	2,911,739
Fire Association	30,043,580	16,400,600	13,939,246	6,640,391	83,300,403	20,640,344	62,660,059
Fireman's Fund	10,169,123	9,236,926	8,740,180	3,608,035	23,435,817	11,237,647	12,198,170
Firemen's (D. C.)	18,079,931	16,598,477	16,325,909	6,994,432	40,617,570	17,599,189	23,018,381
Firemen's (N. J.)	306,230	243,713	181,239	37,544	939,384	285,514	654,080
First American	12,906,411	11,395,282	11,376,990	4,390,875	35,212,983	14,744,923	20,468,070
First National	1,646,817	1,006,951	940,284	412,112	5,152,107	1,100,951	4,051,156
Franklin Fire	16,284	4,117	8,530,535	—	438,960	859	438,101
Franklin National	9,256,266	9,256,266	2,966,678	24,337,708	8,986,167	15,351,541	3,591,195
Fulton	981,383	528,150	490,862	188,693	4,207,241	616,046	3,591,195
General Exchange	117,024	613,433	—	1,663	1,568,309	—	1,568,309
General	32,843,671	18,004,596	31,462,932	12,169,230	45,974,224	23,932,759	22,041,465
Girard Fire and Marine	5,832,845	5,276,989	5,276,989	2,158,379	12,772,747	7,588,500	5,184,247
Glens Falls	1,432,871	1,265,397	1,158,085	449,655	4,633,160	1,784,011	2,849,149
Globe and Republic	10,510,812	7,299,656	6,177,451	2,510,228	20,993,239	8,255,542	12,757,697
Globe and Rutgers	3,393,183	3,362,212	1,930,862	943,698	8,300,852	2,816,892	5,483,960
Globe State	6,425,174	6,878,478	1,539,054	403,916	20,642,582	5,649,003	14,993,579
Granite State	1,253,069	1,225,540	1,095,577	473,408	4,353,925	1,418,113	2,935,812

TABLE 2.—Income, Disbursements, Premiums, Losses, etc.—Continued

COMPANIES	Stock Companies of Other States — Concluded					Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
	Income	Disbursements								
Great American	\$15,690,090	\$14,972,442	\$13,014,052	\$5,295,298	\$52,313,990	\$15,592,356	\$36,721,634			
Hanover	5,619,395	5,459,180	4,709,937	1,985,376	18,443,450	5,684,148	12,759,302			
Hartford	36,538,744	34,637,695	32,980,661	14,247,216	98,923,382	38,401,415	60,521,967			
Home	65,404,329	55,921,923	56,515,293	21,786,234	140,016,691	55,665,115	84,351,576			
Home Fire and Marine	2,561,898	2,356,340	2,234,301	927,020	6,615,254	2,907,086	3,708,168			
Homeland	1,042,432	730,959	900,582	235,749	3,601,544	921,794	2,679,750			
Homestead	1,523,577	723,603	925,859	172,721	3,420,032	1,236,697	2,183,335			
Imperial Assurance	1,114,006	953,330	901,093	317,991	4,209,364	1,228,932	2,980,432			
Insurance Co. of North America	28,008,360	24,876,338	22,388,586	8,344,884	109,255,568	31,572,608	77,712,960			
Insurance Co. of State of Pa.	2,625,942	2,396,778	1,806,495	746,867	5,434,884	2,382,176	3,052,708			
Inter-Ocean	2,935,895	2,537,849	2,593,020	877,950	5,649,438	3,243,354	2,406,084			
Lumbermens (Pa.)	1,680,014	1,522,457	1,340,197	534,588	5,293,806	1,732,946	3,560,860			
Manhattan Fire and Marine	907,052	758,523	767,239	275,393	3,201,846	888,028	2,313,818			
Maryland	916,016	340,719	341,581	141,329	3,455,020	415,706	3,039,314			
Mechanics	98,115	207,067	10,590	8,975	1,222,210	343,580	878,630			
Mechanics and Traders	1,345,206	1,136,517	1,063,535	408,835	5,427,827	1,311,890	4,115,937			
Mercantile	2,315,119	1,853,306	1,992,864	687,114	7,064,391	2,504,176	4,560,215			
Mercantils (N. Y.)	4,725,147	4,895,735	3,826,363	1,276,023	18,038,195	4,551,971	13,486,224			
Mercantils (R. I.)	1,481,897	1,383,477	1,148,475	497,258	3,343,387	1,274,534	2,068,853			
Mercantils and Manufacturers	1,960,433	1,845,862	1,361,592	537,780	4,525,295	2,004,823	2,520,472			
Mercury	2,089,164	1,785,071	1,816,185	698,873	5,385,153	1,984,006	3,400,547			
Michigan Fire and Marine	1,561,719	1,428,853	1,365,381	545,935	4,134,372	1,677,926	2,456,446			
Milwaukee Mechanics	4,046,676	3,354,884	3,278,116	1,271,519	10,671,815	4,182,363	6,489,452			
Minneapolis Fire and Marine	272,546	39,249	—	—	2,614,918	452,252	2,162,666			
Monarch	1,980,128	1,914,728	1,799,284	763,760	3,728,669	2,213,684	1,514,985			
National Fire	17,398,735	14,614,708	14,316,816	5,503,541	51,028,413	18,093,955	32,928,458			
National-Ben Franklin	1,711,225	1,337,314	1,156,982	449,655	3,994,689	1,480,121	2,514,568			
National Liberty	7,020,830	6,068,878	5,877,529	2,008,609	23,171,214	7,491,012	15,680,202			
National Reserve	1,141,957	1,267,036	926,205	387,122	2,434,649	1,370,737	1,063,912			
National Security	558,872	512,224	442,855	165,729	3,803,389	561,449	2,241,940			
National Union	7,823,595	7,040,166	6,882,508	2,888,088	16,208,901	8,683,400	7,525,501			
Newark	3,413,692	3,169,237	2,992,369	1,092,269	10,217,862	3,768,534	6,449,328			
New Brunswick	1,760,059	1,401,604	1,462,446	366,533	5,553,125	2,065,982	3,487,143			
New Hampshire	4,666,089	4,493,331	3,899,461	1,557,178	17,525,612	5,257,661	12,267,951			
New Jersey	2,073,012	1,893,960	1,885,696	755,982	4,458,428	1,884,005	2,574,423			
New York Fire	2,805,326	2,587,880	1,983,872	785,246	7,605,330	2,405,415	5,199,915			
New York Underwriters	1,432,211	1,182,260	1,098,425	456,088	8,302,799	1,258,699	7,044,100			
Niagara	9,061,488	5,238,343	4,741,437	1,795,077	27,384,307	6,272,504	21,111,803			
Northern (N. Y.)	4,858,221	4,396,592	4,341,261	1,525,481	12,039,653	4,898,380	7,141,273			
North River	7,357,764	6,523,648	6,012,248	2,335,059	25,361,117	7,402,219	17,958,898			
Northwestern Fire and Marine	748,282	735,546	613,272	272,718	2,777,540	909,003	1,868,537			
Northwestern National	5,025,144	4,751,777	4,202,975	1,412,847	15,952,915	6,186,149	9,766,766			
Occidental	1,059,669	952,243	855,315	355,947	4,647,527	1,258,936	3,388,591			
Ohio Farmers	2,461,050	2,314,901	2,254,164	983,751	4,840,929	2,691,068	2,149,861			

Orient	1,854,488	1,943,126	1,518,841	581,150	6,732,402	2,166,981	4,565,421
Pacific	4,010,867	3,620,710	3,692,102	1,516,579	8,327,923	3,630,032	4,697,891
Pacific National	2,525,816	1,803,480	2,210,535	641,067	6,823,828	2,802,535	2,821,293
Patriotic	740,091	633,049	577,048	216,297	2,716,646	667,064	2,049,582
Pennsylvania	5,124,454	4,267,487	4,455,102	1,593,410	15,584,907	6,397,809	9,187,098
Philadelphia Fire and Marine	1,584,022	1,418,080	1,265,464	468,627	6,510,743	1,723,612	4,787,131
Philadelphia National	723,084	567,814	518,882	200,789	3,073,123	658,585	2,414,538
Phoenix	11,466,859	9,615,729	8,289,614	2,993,594	61,317,075	10,929,647	50,387,428
Piedmont	1,469,287	352,390	470,146	140,709	2,163,248	1,688,925	1,688,925
Pilot Reinsurance	1,162,971	1,020,787	936,590	382,372	4,705,592	1,294,295	3,410,297
Potomac	2,055,380	1,751,541	1,893,808	712,786	4,543,464	2,018,750	2,524,714
Providence	6,140,134	5,631,430	5,340,783	2,354,384	16,267,310	5,849,481	10,417,829
Providence Washington	6,143,169	340,477	340,907	1,124,339	2,399,755	2,000,482	2,000,482
Prudential	2,436,881	2,436,881	2,303,477	1,236,387	23,461,430	3,037,061	2,851,909
Queen	2,553,746	7,809,708	6,861,908	2,536,387	5,888,970	8,798,840	13,662,500
Reliance	1,080,004	986,094	805,509	304,217	4,156,651	1,128,562	3,057,089
Rhode Island	2,057,188	1,907,824	1,723,713	745,888	4,019,367	1,911,188	2,108,379
Richmond	1,288,975	1,145,947	1,040,234	382,369	5,312,455	1,940,078	3,763,377
Rochester American	1,047,945	915,787	763,403	307,046	4,092,574	950,185	3,142,389
Safeguard	572,577	500,769	425,061	151,034	3,016,181	546,705	2,469,476
Seaboard Fire and Marine	917,094	843,187	740,846	354,938	2,847,375	799,592	2,047,783
Security	4,568,549	4,252,155	4,024,647	1,694,451	11,663,567	5,060,437	6,603,130
Southern (N. Y.)	1,414,771	1,006,975	1,203,625	265,247	4,322,098	1,484,493	2,837,605
Standard (Conn.)	1,999,697	1,774,991	1,825,143	636,306	5,432,334	2,213,378	3,218,956
Standard (N. J.)	1,161,116	1,135,689	962,921	394,900	3,153,477	1,529,070	1,623,807
Standard (N. Y.)	1,780,848	1,615,685	1,588,118	594,150	6,721,422	2,091,289	4,705,133
Star	1,913,862	1,885,598	1,733,331	641,152	5,346,076	2,061,080	3,254,996
St. Paul Fire and Marine	12,451,716	12,369,973	10,676,791	5,540,533	37,697,262	11,663,839	26,033,423
Sun Underwriters	569,817	496,500	454,674	181,169	1,712,424	509,151	1,203,273
Superior	1,528,879	1,838,874	1,156,982	446,289	3,566,450	1,517,930	2,048,520
Sussex	473,163	441,473	346,802	99,485	2,012,285	337,219	1,675,066
Transcontinental	660,021	498,643	490,862	188,693	4,201,924	611,229	3,590,695
Travelers Fire	12,701,548	10,894,164	11,918,295	3,765,010	23,079,267	13,551,607	9,826,660
United Firemen's	1,133,471	1,033,675	894,572	320,493	4,131,138	1,562,035	2,569,103
United States Fire	1,183,506	10,219,475	9,262,422	3,995,061	35,068,394	11,903,471	23,162,923
Universal	1,400,701	1,400,701	1,003,266	454,709	2,843,992	1,075,505	1,768,487
Virginia	1,135,242	1,135,242	580,311	214,453	2,949,009	688,562	2,260,537
Virginia Fire and Marine	751,421	203,472	200,947	53,674	1,984,136	193,280	1,790,847
Washington Assurance	328,598	203,472	200,947	53,674	1,984,136	193,280	1,790,847
Westchester	6,777,950	6,755,980	5,890,535	2,771,540	20,006,536	7,419,131	12,587,405
World Fire and Marine	1,381,224	1,132,929	1,173,493	517,753	5,357,081	1,266,081	4,091,003
Totals	\$710,483,505	\$601,059,219	\$508,871,760	\$224,895,729	\$1,976,651,456	\$680,791,332	\$1,295,860,124
<i>United States Branches, Companies of Other Countries</i>							
Alliance Assurance	\$1,079,740	\$992,657	\$1,006,803	\$403,064	\$1,818,297	\$975,889	\$845,408
Atlas Assurance	3,681,256	3,686,551	3,011,491	1,242,066	6,915,089	3,595,665	3,319,424
British America	837,987	792,762	690,451	284,628	3,208,276	879,501	2,328,775
British and Foreign Marine	1,045,070	1,131,830	457,795	209,465	2,701,409	851,497	1,849,912
British General	444,815	436,965	393,000	147,525	1,336,010	467,501	868,509
Caledonian	1,734,324	1,681,532	1,604,330	583,015	3,637,373	1,888,084	1,754,289

TABLE 2.—*Income, Disbursements, Premiums, Losses, etc.—Concluded*

COMPANIES		Income	Disbursements	Net Premiums	Net Losses Paid	Admitted Assets	Liabilities	Surplus to Policyholders
<i>United States Branches, Companies of Other Countries—Concluded</i>								
Century	.	\$1,731,336	\$1,481,823	\$1,119,254	\$635,574	\$4,017,496	\$1,636,026	\$2,381,470
Commercial Union Assurance	.	6,435,741	6,281,134	5,869,660	2,116,135	13,341,272	6,191,162	7,150,110
Eagle, Star and British	.	2,625,914	2,520,439	2,151,364	1,027,055	6,491,734	2,639,687	3,852,047
Halifax	.	772,625	763,289	563,253	213,533	2,856,361	773,888	2,082,473
Indemnity Marine	.	528,257	495,866	348,532	205,819	1,076,282	324,464	751,818
Law Union and Rock	.	808,807	857,673	708,556	283,678	2,498,523	978,047	1,520,476
Liverpool and London and Globe	.	9,510,138	10,078,375	8,655,899	3,142,532	20,081,195	10,703,280	9,377,915
London Assurance	.	4,082,021	3,709,394	3,715,419	1,435,632	9,121,251	4,130,869	4,990,382
London & Lancashire	.	3,699,087	3,872,686	3,358,417	1,322,509	7,824,821	4,087,553	3,737,268
London and Scottish	.	387,761	382,916	308,898	117,007	1,580,380	406,931	1,173,449
Marine	.	2,121,301	2,121,060	1,855,067	523,124	4,711,345	1,781,232	2,930,113
Netherlands	.	366,279	2,376,108	307,557	118,510	1,649,296	404,408	1,244,888
North British and Mercantile	.	7,410,408	6,847,218	6,730,251	2,559,372	15,453,155	8,357,055	7,096,100
North China	.	265,229	4,199,715	3,720,807	1,358,817	1,140,008	65,642	1,074,366
Northern Assurance	.	4,228,137	4,067,090	3,720,807	1,358,817	8,628,044	4,304,671	4,323,343
Norwich Union	.	2,845,221	3,266,547	2,470,295	1,026,329	5,693,672	3,395,766	2,297,966
Pacific Coast	.	1,066,775	556,177	767,556	124,181	1,461,923	477,553	984,370
Palatine	.	1,124,800	1,185,827	975,959	369,712	3,356,394	1,183,375	2,172,819
Pearl Assurance	.	9,466,371	7,320,261	7,690,483	3,021,458	16,121,242	11,039,057	5,082,185
Phoenix Assurance	.	3,418,211	3,444,147	2,986,944	1,065,468	7,622,204	3,926,753	3,695,451
Royal	.	12,413,583	12,961,693	8,836,418	3,215,877	22,789,428	11,301,010	11,488,418
Royal Exchange	.	2,539,844	2,414,401	2,338,486	958,026	4,788,703	2,641,108	2,147,595
Scottish Union and National	.	3,398,908	4,152,372	2,834,750	1,061,079	8,886,893	3,711,566	5,175,327
Sea	.	1,352,996	1,354,765	1,211,605	490,943	3,250,107	1,224,003	2,026,104
Standard Marine	.	1,261,790	1,198,251	955,616	373,124	3,590,696	811,973	2,778,723
State Assurance	.	644,729	677,618	592,341	223,783	1,401,423	707,709	693,714
Sun	.	3,371,609	3,670,568	3,040,877	1,260,355	7,698,051	3,891,556	3,806,495
Thames and Mersey	.	475,132	454,153	412,575	181,118	1,228,240	381,298	846,942
Tokio	.	3,002,227	2,998,144	2,495,950	1,084,945	13,872,042	2,823,724	11,053,318
Union Assurance	.	1,130,685	1,114,945	1,006,729	381,255	2,860,933	1,200,979	1,659,954
Union of Canton	.	1,076,711	1,013,539	753,723	354,505	3,118,463	824,183	2,294,280
Union of Paris	.	619,038	478,995	430,848	199,484	1,693,365	475,632	1,217,733
Union Marine	.	747,416	728,961	590,282	263,325	2,634,720	871,287	1,763,433
Western Assurance	.	1,605,685	1,641,532	1,373,602	628,567	4,682,864	1,656,474	3,026,390
Yorkshire	.	1,830,084	1,918,094	1,627,277	726,941	4,316,177	2,110,030	2,200,147
Totals	.	\$107,218,048	\$105,227,533	\$90,050,895	\$34,967,227	\$241,090,127	\$110,096,228	\$130,993,899

TABLE 3.—*Income during 1936*

COMPANIES		Net Premiums Written		INTEREST			Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds	All Other Sources						
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>										
Abington	\$230,942	\$140	\$9,842	\$4,870	\$2,400	\$820	\$76	\$249,090		
Allied American	302,417	315	27,519	66	—	1,410	184	331,596		
Associated Merchants	64,177	488	3,007	1,904	400	715	200	68,190		
Attleborough	19,267	—	14,638	376	—	—	—	24,453		
Barnstable County	103,579	—	22,231	1,916	300	1,673	18	122,144		
Berkshire	669,222	685	13,612	2,657	6,000	16,231	610	717,636		
Cambridge	315,157	5,550	12,303	2,931	—	25,066	41	362,357		
Citizens	114,614	1,100	12,303	740	—	4,921	1	133,679		
Crittenden	17,197	193	11,686	—	—	1,961	—	85,037		
Dedham	189,938	6,459	12,398	1,746	709	1,642	50	212,942		
Dorchester	469,902	—	29,635	789	—	19,808	4	520,198		
Federal	564,774	—	18,490	455	10,551	4,804	100	599,174		
Fitchburg	—	—	—	—	—	—	3,508	5,003		
Groveland	1,495*	—	—	—	—	—	87	697		
Hampshire	83,422	—	2,888	819	—	517	51	87,697		
Hingham	246,022	—	24,012	3,658	800	5,311	158	279,961		
Holyoke	705,625	—	85,481	5,090	3,223	67,691	38	867,148		
Lowell	164,770	—	7,720	623	—	667	752	174,532		
Lumber	1,283,513	—	146,460	316	19,055	36,065	721	1,486,330		
Lynn Mutual	162,889	2,823	13,931	873	1,615	8,203	1	190,335		
Merchants and Farmers	184,440	1,813	15,808	36	—	1,399	97	203,593		
Merrimack	986,115	4,698	31,755	1,775	11,225	41,037	27	1,076,652		
Middlesex	615,198	24,227	56,677	1,497	7,936	14,497	5	720,037		
Mutual Fire	22,896	3,059	15,397	—	—	3,693	—	45,045		
Mutual Protection	—	184	—	—	88	—	76	348		
Newburyport	3,486	—	2,406	518	—	2,070	163	8,643		
Norfolk	229,911	363	55,175	—	3,000	12,659	—	301,108		
Pioneer	13,813	—	—	7	—	—	54	13,874		
Quincy	838,618	—	92,284	—	9,000	41,372	651	981,925		
Salem	79,958	—	4,351	1,201	—	2,816	3	88,329		
Traders and Mechanics	219,025	210	43,576	6,148	—	6,148	—	268,959		
United Mutual	3,059,850	—	163,091	1,985	—	40,991	702	3,266,619		
West Newbury	1,754*	—	—	—	—	—	11,503	13,257		
Worcester Mutual	608,612	24,841	97,282	—	11,740	17,830	270	760,575		
Totals	\$12,626,598	\$77,148	\$1,035,269	\$37,048	\$88,042	\$382,097	\$20,064	\$14,266,266		
<i>Mutual Companies of Other States Other than Manufacturers'</i>										
Atlantic Mutual	\$3,435,669	—	\$442,000	\$3,841	\$386,557	\$611,787	\$1,979,879	\$6,859,742		
Automobile Mutual	619,547	—	146,023	3,067	—	14,928	—	783,565		
Central Manufacturers	3,292,504	\$12,717	152,324	1,050	25,399	15,311	—	3,499,305		
Glen Cove Mutual	251,517	5,878	8,697	—	4,165	729	126	271,112		
Grain Dealers National	2,007,702	27,453	81,292	113	24,154	6,551	1,850	2,149,115		
Hardware Dealers'	4,156,954	17,360	181,186	1,568	360	19,800	12,113	4,389,341		
Hardware Mutual	5,566,693	36	242,195	809	28,776	176,598	12,354	6,027,461		

Implement Dealers	597,821	—	18,999	154	7,863	10	624,847
Indiana Lumbermen's	1,622,398	29,028	58,648	—	42,796	—	1,753,970
Iowa Hardware	348,831	5,465	6,998	375	3,229	2,893	370,096
Lumbermens Mutual	1,956,278	17,352	50,633	4,927	25,357	1,273	2,066,828
Mansfield Mutual	99,756	—	7,473	27	360	114	107,929
Manufacturers and Merchants'	169,275	—	36,408	3,908	35,684	26,410	271,685
Merchants' and Manufacturers'	133,996	—	8,202	754	1,980	145,349	145,349
Michigan Millers	2,091,620	61,983	57,445	21,730	47,270	180	2,394,037
Millers Mutual (Ill.)	1,634,442	—	80,338	1,255	114,049	—	1,774,564
Millers Mutual (Pa.)	1,604,478	3,429	50,043	5,517	13,000	—	1,729,464
Millers Mutual (Texas)	1,002,637	16,213	39,413	38	13,968	8,678	1,075,139
Millers National	3,096,878	38	195,939	1,954	2,983	185	3,365,374
Mill Owners Mutual (Iowa)	1,750,223	7,123	53,247	229	33,722	66	1,857,504
Mutual Fire (Me.)	4,869,656	203	167,672	977	41,058	3,738	5,132,537
Mutual Implement	248,473	321	8,602	194	9,021	—	272,835
National Mutual (Ohio)	211,062	368	10,921	1,041	1,530	1,540	226,462
National Retailers	1,511,809	5,761	53,242	302	105	—	1,577,256
Northwestern Mutual	5,709,713	37,975	104,630	6,402	8,712	43,712	6,022,231
Ohio Hardware	403,988	—	8,446	363	51,087	—	474,797
Ohio Mutual	83,956	750	15,442	57	2,000	—	100,725
Pawtucket Mutual	871,941	8,078	55,621	626	16,795	—	961,846
Pennsylvania Lumbermens	1,898,416	11,977	80,046	522	23,390	1	2,076,823
Pennsylvania Millers	821,321	—	114,085	774	12,742	210	957,172
Phenix Mutual	135,590	—	15,769	965	7,340	—	185,178
Providence Mutual	167,465	6,746	45,478	1,167	15,308	25,514	243,684
Union Mutual	550,403	—	48,504	25	28,273	—	808,419
Utica	197,588	2,635	4,115	423	5,081	181,214	211,526
Vermont Mutual	616,529†	—	21,437	204	1,684	108	646,678
Western Millers Mutual	768,867	—	32,950	—	8,400	9,742	830,714
Totals	\$53,627,996	\$278,889	\$2,764,477	\$64,218	\$857,468	\$2,311,910	\$61,243,310
<i>Massachusetts Manufacturers' Mutuals</i>							
Arkwright	\$2,787,530	—	\$204,618	\$14	\$32,753	—	\$3,114,915
Boston Manufacturers	3,490,835	—	297,562	5,352	158,742	—	3,952,711
Cotton and Woolen	688,943	—	73,303	195	22,732	—	785,173
Fall River Manufacturers'	987,817	—	101,204	318	57,472	—	1,140,811
Industrial	344,471	—	41,659	97	10,781	—	397,008
Paper Mill	347,621	—	29,406	52	13,187	—	390,266
Rubber Manufacturers'	688,943	—	74,361	195	22,420	—	785,919
Worcester Manufacturers'	978,871	—	95,155	284	30,897	—	1,105,207
Totals	\$10,315,051	—	\$1,007,268	\$6,707	\$348,984	—	\$11,678,010
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual	\$801,748	—	\$95,055	\$225	\$151,550	—	\$1,048,578
Blackstone Mutual	1,504,762	—	144,985	515	52,773	—	1,703,035
Enterprise Mutual	801,748	—	92,893	225	150,320	—	1,045,186
Freemen's Mutual	2,220,581	\$10,122	206,677	1,309	147,158	—	2,605,593
Hope Mutual	550,278	—	52,375	1,458	16,238	—	620,349

* Assessments on premium notes.

† Includes assessments and guarantee deposits.

TABLE 3.—Income during 1936—Continued

COMPANIES		INTEREST		Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
Net Premiums Written	Mortgages	Stocks and Bonds	All Other Sources			
Manufacturers' Mutuals of Other States — Concluded						
Manufacturers' Mutual	—	\$158,061	\$402	—	\$265,814	\$1,760,524
Mechanics Mutual	—	107,694	225	—	163,051	1,074,718
Mercantile Mutual	—	53,072	293	—	19,690	775,474
Merchants Mutual	\$937	79,129	295	—	31,790	982,718
Mill Owners Mutual (Ill.)	—	411,889	412	—	10,230	469,009
Philadelphia Manufacturers	—	73,629	474	—	14,241	974,780
Protection Mutual	461	617,835	617	—	21,420	705,138
Rhode Island Mutual	—	168,348	375	—	292,121	1,797,091
State Mutual	—	215,976	450	—	434,228	2,254,150
What Cheer Mutual	—	55,320	1,466	—	17,385	624,449
Totals	\$11,520	\$1,614,497	\$8,741	\$19,746	\$1,790,009	\$18,440,792
Massachusetts Stock Companies						
Boston	\$4,462	\$809,479	\$3,313	\$101,698	\$53,520	\$6,046,003
Employers'	—	193,294	161	—	137,526	2,468,187
Massachusetts Fire and Marine	—	132,670	—	—	16,772	554,575
New England	4,186	44,622	104	23,931	4,046	414,922
Old Colony	535	395,370	741	—	36,974	2,082,322
Sentinel	—	109,631	90	—	12,665	463,836
Springfield Fire and Marine	56,939	1,075,322	8,220	39,186	116,818	12,913,500
Totals	\$66,122	\$2,760,388	\$12,629	\$164,815	\$378,321	\$24,943,345
Stock Companies of Other States						
Aetna	—	\$1,374,156	\$7,778	\$55,300	\$277,325	\$18,919,828
Agricultural	\$25,313	467,564	9,318	13,182	362,105	6,136,254
Albany	11,295	101,561	507	8,908	39,234	698,173
Allemania	67,216	121,630	1,353	65,902	54,269	1,666,688
Alliance	—	449,090	57	—	144,786	2,851,488
Allied Fire	2,106	16,014	56	—	21,145	184,762
American (N. J.)	90,189	789,950	4,633	390,038	179,725	13,422,085
American Alliance	—	444,635	—	—	78,873	2,319,408
American Automobile	—	55,000	491	—	35,952	2,031,443
American Central	—	246,322	4,386	—	23,308	2,551,208
American Druggists'	—	48,734	—	85,193	31,037	555,883
American Eagle	—	705,307	1,405	—	1,829,492	5,405,169
American Equitable	836	447,261	3,322	160	1,706,388	6,255,889
American and Foreign	—	210,869	1,006	—	11,292	1,519,086
American National	—	47,271	—	—	15,349	89,705
American Union	12,618	110,806	174	5,134	27,085	465,783
Anchor	—	112,463	133	—	2,592	722,241
Automobile	744	745,903	12,175	3,633	49,677	12,100,056
Baltimore American	3,588	229,008	2,105	6,600	94,893	2,596,201

Bankers and Shippers	3,622,596	11,386	237,220	—	—	54	62,972	—	3,922,842
Birmingham (Pa.)	51,766	36,557	36,557	—	—	7,674	5,717	100,000	213,100
Buffalo	1,932,164	28,884	161,156	2,367	2,367	57,495	12,553	164	2,194,783
Caledonian-American	246,784	61,260	61,260	59	59	—	42,471	—	2,351,128
California	1,411,870	11,446	132,006	1,118	1,118	98,987	18,593	435	1,695,355
Camden	5,345,987	52,278	410,240	1,687	1,687	109,234	131,306	5,078	6,055,810
Capital (Cal.)	116,512	266	44,985	203	203	3,900	27,970	180	193,636
Carolina	661,810	14,804	71,107	27	27	7,751	11,815	—	767,374
Central Fire	961,684	11,311	116,531	161	161	21,586	21,543	2	1,132,768
Central Union	108,214	636	58,994	68	68	—	717	401	169,050
Charter Oak	—	—	21,304	—	—	—	—	9,789	31,093
Church Properties	50,482	—	19,028	—	—	1,200	16,715	244	87,669
Citizens (N. J.)	366,992	—	82,937	252	252	—	11,552	17,691	479,424
City of New York	3,729,427	—	250,732	1,078	1,078	—	89,166	198,434	4,208,837
Columbia (N. J.)	671,801	—	137,279	149	149	—	30,275	322	839,826
Columbia (Ohio)	512,851	165	112,556	92	92	5,601	16,862	4,197	652,324
Commerce	1,160,295	6,786	149,922	220	220	3,718	940,280	891	2,262,112
Commercial Union (N. Y.)	882,781	—	112,727	145	145	—	21,293	275	1,017,221
Commonwealth	1,946,266	—	254,186	348	348	—	80,751	1,530	2,283,081
Concordia	1,156,982	21,222	143,749	2,601	2,601	480	291,805	3,784	1,620,623
Connecticut	5,002,353	34,736	710,884	8,659	8,659	702	184,390	2,593	5,944,317
Continental	18,477,437	—	3,764,274	14,567	14,567	176,268	14,452,544	23,400	36,908,490
County	405,905	494	112,503	—	—	3,600	24,983	453	547,938
Detroit Fire and Marine	763,403	25,240	74,899	9,386	9,386	118,955	118,352	6,685	1,116,920
Dixie	210,009	4,444	37,282	4	4	26,706	47,024	401	321,870
Dubuque Fire and Marine	410,176	4,702	183,213	1,119	1,119	25,090	84,816	772	2,591,486
Eagle (N. Y.)	490,060	11,047	108,811	1,392	1,392	—	49,155	15	568,137
East and West	584,003	—	132,621	—	—	—	27,693	3,540	696,353
Empire State	1,000,470	2,320	120,918	3,658	3,658	—	34,961	290	740,072
Equitable Fire and Marine	1,800,443	3,816	213,198	39	39	1,113	48,297	519	1,293,462
Eureka-Security	268,713	7,423	143,795	481	481	3,999	15,200	36	1,904,462
Excelsior	89,532	—	18,599	2,969	2,969	—	19,682	4,688	323,585
Export	610,486	12,777	62,481	2,725	2,725	—	20,897	138,188	270,382
Farmers'	3,937,495	—	712,475	3,880	3,880	6,998	24,867	10	720,344
Federal	638,005	—	95,222	59	59	—	100,130	30,940	4,784,920
Fidelity Union	3,547,591	—	216,753	480	480	—	28,256	304	762,846
Fidelity-Phenix	13,939,246	50,692	2,851,186	9,819	9,819	20,112	19,952	53,397	3,058,285
Fire Association	8,740,189	127,836	770,463	6,822	6,822	166,768	13,069,773	6,788	30,043,580
Fireman's Fund	16,325,909	28,682	1,280,971	9,265	9,265	28,669	569,942	2,346	10,169,123
Firemen's (D. C.)	181,239	28,682	14,485	660	660	189,731	123,920	22,299	18,079,931
Firemen's (N. J.)	11,376,990	24,109	1,114,990	15,331	15,331	8,197	72,967	—	306,230
First American	940,284	—	211,711	468	468	228,176	139,519	7,296	12,906,411
First National	—	—	15,676	342	342	1,285	490,724	2,345	1,646,817
Franklin Fire	8,530,535	—	1,002,717	8,517	8,517	—	266	—	16,284
Franklin National	490,862	—	155,343	1,736	1,736	17,100	515,064	—	10,073,933
Fulton	390	390	66,895	825	825	470	14,787	318,655	981,383
General Exchange	31,462,932	—	889,765	628	628	—	48,413	31	117,024
General	5,276,989	23,937	353,727	4,210	4,210	—	483,508	6,838	32,843,671
Girard Fire and Marine	1,158,985	20,926	147,149	4,108	4,108	38,264	60,800	74,918	5,832,845
Glens Falls	6,177,451	28,691	698,581	15,614	15,614	145,470	104,713	590	1,432,871
							3,431,710	13,295	10,510,812

TABLE 3.—Income during 1936—Continued

COMPANIES	Net Premiums Written		INTEREST		Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
	Mortgages	Stocks and Bonds	All Other Sources					
<i>Stock Companies of Other States — Concluded</i>								
Globe and Republic	—	\$503	\$235,659	\$752	\$8,831	\$1,186,003	\$31,076	\$3,393,183
Globe and Rutgers	—	\$503	749,272	3,138	780	4,086,594	45,833	6,425,174
Granite State	—	1,808	146,355	90	5,012	4,225	2	1,253,069
Great American	—	—	2,140,756	7,048	4,904	510,804	17,430	15,690,090
Hanover	5,682	—	686,262	7,583	4,964	204,674	293	3,619,395
Hartford	51,410	—	2,717,887	11,569	410,498	357,929	8,790	36,538,744
Home	—	—	5,169,215	88,002	—	2,646,957	984,862	65,404,329
Home Fire and Marine	—	11,862	241,458	1,799	392	69,375	2,711	2,561,898
Homestead	—	—	126,851	217	—	10,425	4,357	1,042,432
Homestead	1,096	—	74,876	2,361	—	19,362	500,023	1,523,577
Imperial Assurance	—	—	166,817	40	—	46,168	488	1,114,606
Insurance Co. of North America	1,063	—	4,023,726	15,693	340,380	1,233,239	5,673	28,008,360
Insurance Co. of State of Pa.	—	—	212,962	701	19,545	484,604	1,635	2,525,942
Inter-Ocean	7,592	—	158,155	16,761	27,722	96,422	36,223	2,935,895
Lumbermens (Pa.)	10,567	—	185,019	677	20,415	122,778	361	1,680,014
Manhattan Fire and Marine	—	—	107,168	16	—	32,181	448	907,052
Maryland	—	—	143,673	362	—	429,846	554	916,016
Mechanics	—	20,130	12,422	781	23,170	29,574	1,448	98,115
Mechanics and Traders	—	—	200,015	240	900	36,447	44,069	1,345,206
Mercantile	—	—	234,901	199	—	86,450	705	2,315,119
Merchants (N. Y.)	42,761	—	484,606	1,040	89,409	277,281	3,687	4,725,147
Merchants (R. I.)	—	—	95,504	—	—	232,794	5,124	1,481,897
Merchants and Manufacturers	—	—	142,888	157	—	439,033	16,763	1,960,433
Mercury	13,483	—	222,417	—	659	34,082	1,187	2,089,164
Michigan Fire and Marine	21,994	—	140,534	3,992	14,655	14,741	422	1,561,719
Milwaukee Mechanics'	82,943	—	287,348	4,052	54,471	338,284	1,459	4,046,676
Minneapolis Fire and Marine	—	719	70,637	—	—	9,005	192,185	272,546
Monarch	1,799,284	7,171	106,422	145	41,867	19,679	5,560	1,980,128
National Fire	14,316,816	19,224	1,482,042	6,473	75,650	1,469,927	28,603	17,398,735
National-Ben Franklin	1,156,982	36,839	99,696	2,037	17,838	397,528	305	1,711,225
National Liberty	5,877,529	2,239	812,336	7,119	2,060	318,268	1,349	7,020,830
National Reserve	926,205	3,206	75,677	539	25,526	46,672	64,132	1,141,957
National Security	442,855	—	72,104	—	9,420	34,493	—	558,872
National Union	6,882,508	46,393	477,800	4,588	102,063	255,655	54,588	7,823,395
Newark	2,992,369	3,694	352,785	204	21,760	41,576	1,304	3,413,692
New Brunswick	1,462,446	6,267	188,437	1,705	18,240	82,899	65	1,760,039
New Hampshire	3,899,461	376	615,428	642	18,550	132,119	113	4,666,089
New Jersey	1,885,696	1,457	144,723	4	170	40,962	—	2,073,012
New York Fire	1,983,872	14,077	259,152	723	—	513,915	33,587	2,805,326
New York Underwriters	1,098,425	2,655	277,089	851	—	53,099	92	1,432,211
Niagara	4,741,437	981,162	981,162	2,368	—	3,331,796	4,725	9,061,488
Northern (N. Y.)	4,341,261	2,821	420,613	217	4,175	83,693	5,441	4,858,221
North River	6,012,248	13,570	986,426	4,904	17,209	318,817	4,590	7,357,764
Northwestern Fire and Marine	613,272	16,045	83,900	97	6,217	11,616	17,135	748,282

Northwestern National	4,202,975	45,443	554,923	362	90,231	127,310	3,000	5,025,144
Occidental	855,315	—	177,900	1,133	—	23,998	1,323	1,099,669
Ohio Farmers	2,254,164	33,000	81,348	5,834	42,989	41,739	1,966	2,401,050
Orient	1,518,841	—	169,963	92	48,600	116,806	186	1,854,488
Pacific	3,692,102	237	273,397	95	2,637	42,399	—	4,010,867
Pacific National	2,210,535	1,309	187,390	399	—	125,725	458	2,525,816
Patriotic	577,048	—	73,538	—	—	89,219	286	740,091
Pennsylvania	4,455,102	—	532,891	915	14,630	115,236	5,680	5,124,454
Philadelphia Fire and Marine	1,265,464	5,928	225,540	29	—	92,989	—	1,584,022
Philadelphia National	518,882	—	114,812	4	3,376	723,084	5,391	740,091
Phoenix	8,289,614	27,227	1,703,148	16,929	121,449	1,304,194	4,298	11,466,859
Piedmont	470,146	—	54,646	2,412	15,653	6,250	180	549,287
Pilot Reinsurance	936,590	—	190,530	275	—	35,576	—	1,162,971
Potomac	1,893,808	16,643	127,730	1,279	448	8,539	6,942	2,055,389
Providencia Washington	5,340,783	—	576,940	1,501	21,000	156,293	43,617	6,140,134
Provident	340,907	—	73,615	—	—	28,647	—	443,169
Prudential	2,309,477	—	224,593	53	—	18,566	3,057	2,555,746
Queen	6,861,908	968	849,303	1,101	24,426	18,566	2,760	7,809,708
Reliance	805,509	10,767	135,083	510	13,035	69,242	240	1,080,004
Rhode Island	1,722,713	—	108,441	123	—	114,260	—	2,057,188
Richmond	1,040,234	16,283	168,608	1,114	16,817	213,570	12,341	2,057,188
Rochester American	763,403	—	200,904	—	—	47,578	41	1,288,975
Safeguard	423,061	—	118,400	—	—	83,253	385	1,477,945
Seaboard Fire and Marine	740,846	—	112,810	210	—	29,115	—	917,094
Security	4,024,047	24,902	357,876	319	42,500	74,765	43,540	4,508,549
Southern (N. Y.)	1,203,025	—	165,869	45	—	45,232	—	1,414,771
Standard (Conn.)	1,825,143	—	168,652	19	—	5,650	233	1,999,697
Standard (N. J.)	962,921	35,172	78,975	790	22,550	25,801	34,907	1,161,116
Standard (N. Y.)	1,588,118	—	166,365	1,816	—	23,530	1,019	1,780,848
Star	1,733,331	—	179,421	58	—	361	691	1,913,862
St. Paul Fire and Marine	10,676,791	89,457	1,372,616	9,072	93,794	198,188	11,798	12,451,716
Sun Underwriters	454,674	—	49,299	—	—	65,777	67	569,817
Superior	1,156,982	27,903	85,880	1,717	9,699	245,788	910	1,528,879
Sussex	346,802	21,282	33,289	14	229	63,382	8,165	473,163
Transcontinental	490,862	—	151,931	177	—	12,068	4,983	660,021
Travelers Fire	11,918,295	—	621,183	177	—	143,420	18,473	12,701,548
United Firemen's	894,572	11,732	150,482	784	18,162	57,611	128	1,133,471
United States Fire	9,262,422	22,270	1,373,313	9,734	90,800	425,009	319	11,183,506
Universal	1,003,266	—	102,746	19	—	73,492	—	1,179,523
Virginia Fire and Marine	586,311	1,271	119,827	138	4,950	38,823	101	751,421
Washington Assurance	200,047	8,468	71,134	—	680	48,069	200	328,598
Westchester	5,890,535	20,061	734,969	4,431	4,873	121,273	1,808	6,777,950
World Fire and Marine	1,173,493	—	164,217	186	—	36,768	6,560	1,351,224
Totals	\$568,871,760	\$1,651,965	\$65,435,575	\$449,136	\$4,245,172	\$60,094,448	\$3,735,449	\$710,483,505
<i>United States Branches, Companies of Other Countries</i>								
Alliance Assurance	\$1,006,803	—	\$56,898	\$226	—	\$3,555	\$12,258	\$1,079,740
Atlas Assurance	5,011,491	—	227,503	485	—	31,226	410,551	3,681,256
British America	690,451	—	116,944	376	—	26,175	4,041	837,987
British and Foreign Marine	457,795	—	89,526	985	—	—	496,764	1,045,070
British General	393,000	—	44,486	2,070	—	5,136	123	444,815

* Deposit premiums on perpetual risks.

TABLE 3.—Income during 1936—Concluded

COMPANIES			INTEREST		Rents	Increase in Book Value and Profit on Sale of Assets	Other Sources	Total
Net Premiums Written	Mortgages	Stocks and Bonds	All Other Sources					
United States Branches, Companies of Other Countries—Concluded								
Caledonian			\$115,841	\$651	\$300	\$12,452	\$750	\$1,734,324
Century			169,014	932	—	114,434	327,702	1,731,336
Commercial Union Assurance	\$359		281,825	3,703	148,892	84,057	47,245	6,435,741
Eagle, Star and British			246,273	1,712	—	123,548	103,017	2,625,914
Halifax			107,201	25	—	102,146	—	772,625
Indemnity Marine			36,966	258	—	38,769	103,732	528,257
Law Union and Rock			95,183	—	—	5,035	33	803,807
Liverpool and London and Globe	9,587		705,925	4,952	24,507	82,419	26,849	9,510,138
London Assurance	990		239,353	703	—	76,865	48,691	4,082,021
London & Lancashire			279,099	218	—	56,888	4,465	3,699,087
London and Scottish			56,588	44	—	20,734	1,497	387,761
Marine			135,857	308	—	8,639	121,430	2,121,301
Netherlands			62,075	9	—	4,638	22,000	396,279
North British and Mercantile			524,570	642	—	146,764	8,181	7,410,408
North China			36,741	22	—	11,477	144,224	265,229
Northern Assurance			281,403	426	65,369	145,983	14,149	4,228,137
Norwich Union			218,414	252	11,622	68,047	76,591	2,845,221
Pacific Coast			35,734	—	—	20,664	242,821	1,066,775
Palatine			975,959	1,259	—	26,456	1,308	1,124,800
Pearl Assurance			633,389	172	—	145,654	996,673	9,466,371
Phoenix Assurance	10		273,614	—	20,065	71,059	67,611	3,418,211
Royal			674,260	822	200,393	116,481	2,583,209	12,413,583
Royal Exchange			170,765	380	—	23,911	6,302	2,539,844
Scottish Union and National	35,965		331,637	253	26,301	70,382	99,620	3,398,908
Sea			123,031	271	—	5,094	12,995	1,352,996
Standard Marine			145,903	289	—	35,662	124,320	1,261,790
State Assurance			48,705	—	—	3,683	—	644,729
Sun			592,341	—	—	78,983	3,549	3,371,609
Thames and Mersey			247,459	741	—	2,736	15,905	475,132
Tokio			43,784	132	—	65,227	44,530	3,002,227
Union Assurance			394,618	1,902	—	21,567	3,748	1,130,685
Union of Canton			98,608	33	—	58,085	163,708	1,076,711
Union of Paris			99,978	607	—	14,532	116,130	619,038
Union Marine			48,528	—	—	4,355	56,540	747,416
Western Assurance			96,221	18	—	53,479	7,695	1,605,685
Yorkshire			170,386	523	—	68,114	6,668	1,830,084
Totals	\$50,091	\$8,007,246	123,123	1,722	\$497,449	\$2,055,711	\$6,529,625	\$107,218,048

<i>Recapitulation</i>									
Massachusetts mutual companies other than manufacturers' (33 companies)	\$12,626,598	\$77,148	\$1,035,269	\$37,048	\$88,042	\$382,097	\$20,064	\$14,266,266	
Mutual companies of other states other than manufacturers' (36 companies)	53,627,996	278,889	2,764,477	64,218	857,468	1,338,352	2,311,910	61,243,310	
Massachusetts manufacturers' mutuals (8 companies)	10,315,051	—	1,007,268	6,707	—	348,984	—	11,678,010	
Manufacturers' mutuals of other states (15 companies)	14,996,279	11,520	1,614,497	8,741	19,746	1,790,009	—	18,440,792	
Massachusetts stock companies (7 companies)	21,526,225	66,122	2,760,388	12,629	164,815	378,321	34,845	24,943,345	
Stock companies of other states (157 companies)	568,871,760	1,651,965	65,435,575	449,136	4,245,172	66,094,448	3,735,449	710,483,505	
United States branches, companies of other countries (41 companies)	90,050,895	50,091	8,007,246	27,031	497,449	2,055,711	6,529,625	107,218,048	
Totals (297 companies)	\$772,014,804	\$2,135,735	\$82,624,720	\$605,510	\$5,872,692	\$72,387,922	\$12,631,893	\$948,273,276	

TABLE 4.—*Net Premiums Written during 1936*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windsorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Piot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>											
Abington	\$214,929	—	\$13,910	\$1	—	—	\$1,917	—	\$113	\$72	—
Allied American	24,363	—	277,693	—	—	—	298	—	63	—	—
Associated Merchants	45,941	—	18,072	—	—	—	75	—	82	7	—
Attleborough	19,267	—	—	—	—	—	—	—	—	—	—
Barnstable County	103,579	—	—	—	—	—	—	—	—	—	—
Berkshire	559,624	—	101,771	29	—	\$1,879	5,244	—	606	69	—
Cambridge	278,235	—	35,108	—	—	—	1,438	—	374	2	—
Citizens	80,259	—	34,155	7	—	—	46	—	147	—	—
Dedham	71,119	—	—	1	—	—	5	—	57	15	—
Dorchester	184,131	—	5,550	—	—	—	82	—	152	13	—
Federal	382,871	—	131,021	2*	\$4	3,168	1,923	—	896	17	—
Fitchburg	485,413	—	76,069	9	—	—	3,057	—	226	—	—
Groveland	1,495†	—	—	—	—	—	—	—	—	—	—
Hampshire	72,725	—	10,587	1	—	7	43	—	56	3	—
Hingham	246,022	—	—	—	—	—	—	—	—	—	—
Holyoke	573,340	—	125,712	—	—	3,970	1,870	—	731	—	—
Lowell	140,612	—	23,966	1	—	—	138	—	53	—	—
Lumber	1,167,392	—	29,470	3	897	19,393	50,490	—	10,709	5,159	—
Lynn Mutual	128,414	—	34,155	10	—	—	74	—	236	—	—
Merchants and Farmers	158,743	—	24,725	2	—	—	652	—	203	115	—
Merrimack	737,932	—	240,753	—	—	—	6,309	—	1,191	—70	—
Middlesex	453,533	—	159,867	36	—	—	964	—	708	—	—
Mutual Fire	22,896	—	—	—	—	—	—	—	—	—	—
Mutual Protection	—	—	—	—	—	—	—	—	—	—	—
Newburyport	3,486	—	—	—	—	—	—	—	—	—	—
Norfolk	229,508	—	—	10	—	—	7	—	363	23	—
Pioneer	11,820	—	1,993	—	—	—	—	—	—	—	—
Quincy	738,604	—	97,077	—	—	—	1,968	—	969	—	—
Salem	76,837	—	3,191	—	—	—	—	—	—	—	—
Traders and Mechanics	215,917	—	2,696	2	—	—	4	—	106	—	—
United Mutual	2,270,127	—	625,054	—75	980	85,312	62,431	—	7,136	8,885	—
West Newbury	1,764†	—	—	—	—	—	—	—	—	—	—
Worcester Mutual	559,240	—	48,849	3	—	—	55	—	457	8	—
Totals	\$10,210,158	—	\$2,121,654	\$44	\$1,881	\$113,729	\$139,090	—	\$25,724	\$14,318	—

Mutual Companies of Other States Other than Manufacturers'

Atlantic Mutual	\$115,287	\$2,828,024	—	\$15	\$293	\$484,586	\$4,063	\$2,222	\$1,179	—
Automobile Mutual	619,547	—	—	—	—	—	—	—	—	—
Central Manufacturers	2,393,003	—	—	440	1,909	78,363	122,988	15,499	3,984	\$62,317
Glen Cove Mutual	220,355	26,300	—	3*	50	1,963	1,264	1,426	156	—
Grain Dealers National	1,575,263	231,558	—	—	1,360	43,626	165,967	6,056	1,752	—17,880
Hardware Dealers'	3,607,762	261,599	—	49	2,410	37,604	233,987	9,771	3,772	—
Hardware Mutual	4,744,107	285,755	—	72	28,537	40,289	401,142	13,639	15,979	37,173
Implement Dealers	520,588	55,412	—	—	—	—	21,821	—	—	—
Indiana Lumbermen's	1,349,650	117,863	—	—	1,259	21,604	113,859	9,335	8,828	—
Iowa Hardware	310,998	18,679	—	—	—	—	19,154	—	—	—
Lumbermens Mutual	1,612,207	238,734	—	—	844	—	85,633	5,581	6,824	6,455
Mansfield Mutual	94,668	—	—	—	—	—	4,588	—	500	—
Manufacturers and Merchants'	182,887	16,388	—	—	—	—	—	—	—	—
Michigan Mutual	104,301	19,048	—	—	—	—	—	—	—	—
Milburn Mutual (Ill.)	1,904,083	37,019	—	—	2,010	13,334	125,989	7,419	1,766	—
Millers Mutual (Pa.)	1,475,570	34,749	—	—	577	8,826	109,104	4,869	20,747	—
Millers Mutual (Tex.)	617,119	1,873	—	—	492	1,376	16,154	5,386	3,878	—
Millers National	876,315	40,194	—	—	484	8,143	68,539	2,660	2,852	3,450
Mill Owners Mutual (Iowa)	2,176,591	539,868	—	—	1,674	217,220	138,218	2,749	15,252	5,306
Minnesota Implement	1,607,958	3,962	—	—	680	6,287	99,576	4,549	983	20,228
Mutual Fire (Me.)	4,217,751	278,441	—	6	6,940	33,267	213,983	10,150	7,447	101,671
National Mutual (Ohio)	220,841	26,487	—	2	8	158	695	272	10	—
National Retailers	171,847	23,267	—	—	29	—	10,478	167	37	5,237
Northwestern Mutual	940,115	500,670	—	—	1,200	23,968	37,434	8,422	—	—
Ohio Hardware	4,548,837	726,179	—	—	2,492	141,110	259,694	7,205	24,196	—
Ohio Mutual	382,412	57,377	—	—	—	385	19,670	168	—	—
Pawtucket Mutual	79,863	—	—	—	—	—	3,640	71	—	—
Pennsylvania Lumbermens	660,502	197,742	—	5	463	—	5,959	911	—	—
Pennsylvania Millers	1,644,554	139,136	—	11	1,451	27,490	64,322	11,982	9,480	—
Phenix Mutual	793,462	—	—	—	446	7,590	13,847	2,811	3,165	—
Providence Mutual	122,480	13,110	—	—	—	—	—	—	—	—
Union Mutual	167,465	—	—	—	—	—	—	—	—	—
Utica	529,703	—	—	9	—	3,192	13,002	3,769	728	—
Vermont Mutual	172,199	23,985	—	—	—	—	1,404	—	—	—
Western Millers Mutual	607,861†	8,608	—	—	—	—	—	—	—	—
Worcester Mutual	690,249	17,349	—	—	200	21,231	32,499	2,843	4,496	—
Totals	\$41,408,853	\$2,828,024	\$5,174,950	\$612	\$55,808	\$1,221,812	\$2,419,320	\$139,932	\$138,011	\$240,674

Massachusetts Manufacturers' Mutuals

Arkwright	\$2,787,530	—	—	—	—	—	—	—	—	—
Boston Manufacturers	3,490,856	—	—	—	—	—	—	—	—	—
Cotton and Woolen	688,943	—	—	—	—	—	—	—	—	—
Fall River Manufacturers'	987,817	—	—	—	—	—	—	—	—	—
Industrial	344,471	—	—	—	—	—	—	—	—	—
Paper Mill	347,621	—	—	—	—	—	—	—	—	—
Rubber Manufacturers'	688,943	—	—	—	—	—	—	—	—	—
Worcester Manufacturers'	978,871	—	—	—	—	—	—	—	—	—
Totals	\$10,315,051	—	—	—	—	—	—	—	—	—

* Includes motor vehicle property damage.

† Assessments on premium notes.

‡ Includes assessments and guarantee deposits.

TABLE 4.—*Net Premiums Written during 1936—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Manufacturers' Mutuals of Other States</i>											
American Mutual	\$801,748	—	—	—	—	—	—	—	—	—	—
Blackstone Mutual	1,504,762	—	—	—	—	—	—	—	—	—	—
Enterprise Mutual	801,748	—	—	—	—	—	—	—	—	—	—
Firemen's Mutual	2,220,581	—	—	—	—	—	—	—	—	—	—
Hope Mutual	550,278	—	—	—	—	—	—	—	—	—	—
Manufacturers' Mutual	1,336,247	—	—	—	—	—	—	—	—	—	—
Mechanics Mutual	801,748	—	—	—	—	—	—	—	—	—	—
Mercantile Mutual	701,482	—	—	—	—	—	—	—	—	—	—
Mill Owners Mutual (Ill.)	871,804	—	—	—	—	—	—	—	—	—	—
Philadelphia Manufacturers	411,889	—	—	—	—	—	—	—	—	—	—
Protection Mutual	886,436	—	—	—	—	—	—	—	—	—	—
Rhode Island Mutual	617,835	—	—	—	—	—	—	—	—	—	—
State Mutual	1,336,247	—	—	—	—	—	—	—	—	—	—
What Cheer Mutual	1,603,496	—	—	—	—	—	—	—	—	—	—
What Cheer Mutual	550,278	—	—	—	—	—	—	—	—	—	—
Totals	\$14,996,279	—	—	—	—	—	—	—	—	—	—
<i>Massachusetts Stock Companies</i>											
Boston	\$3,151,996	\$896,270	\$480,946	\$16,193	\$1,978	\$282,957	\$192,030	—	\$9,502	\$20,152	\$6,260
Employers'	1,164,507	12	725,667	495	1,429	141,342	82,291	—	4,482	9,914	—
Massachusetts Fire and Marine	335,930	—	21,242	586	963	12,626	23,277	—	1,459	3,279	—
New England	250,328	—	34,218	134	245	18,576	21,883	\$5,578	936	2,702	1,531
Old Colony	1,075,297	219,973	185,588	126	505	87,556	65,579	7,374	2,340	6,581	583
Sentinel	250,328	3,418	34,218	134	245	18,576	21,882	7,374	937	2,702	1,531
Springfield Fire and Marine	8,511,168	119,627	1,163,420	4,554	8,323	631,569	744,004	250,731	31,841	91,864	52,061
Totals	\$14,739,554	\$1,239,300	\$2,645,299	\$22,222	\$13,688	\$1,193,502	\$1,150,946	\$271,057	\$51,497	\$137,194	\$61,966
<i>Stock Companies of Other States</i>											
Aetna	\$12,028,090	\$824,392	\$1,658,256	\$43,649	\$21,636	\$1,056,821	\$1,043,823	\$271,212	\$39,984	\$150,250	\$38,716
Agricultural	3,795,546	352,126	574,773	—	4,265	158,833	215,025	—	15,829	27,387	—
Albany	393,238	—	115,488	352	1,429	—	22,335	—	368	3,458	—
Allemania	1,164,073	—	71,573	36	7,319	36	83,357	9,999	4,243	15,552	—
Alliance	1,493,770	177,739	206,738	1,238*	2,472	222,303	89,699	30,253	6,664	24,767	1,910
Allied Fire	80,525	—	56,565	—	29	—	2,107	—	365	1	—
American (N. J.)	8,726,414	520,987	874,238	9,135	8,502	766,177	943,050	49,846	17,825	57,382	31,003
American Alliance	1,458,969	—	106,027	2,930	3,736	63,132	112,063	27,890	5,978	14,213	—
American Automobile	—	—	1,936,482	—	—	—	—	—	—	—	—
American Central	1,823,482	—	225,887	—	2,920	66,079	148,045	—	5,368	3,859	853
American Druggists'	389,747	—	—	—	—	—	—	—	—	—	1,060
American Eagle	2,201,012	178,630	174,463	2,162	3,910	163,014	100,359	12,554	11,373	17,378	—
American Equitable	3,358,228	36,710	353,655	1,114	4,883	17,922	155,372	5,917	12,638	9,266	52,573
American and Foreign	618,598	374,269	88,846	1,683	1,600	159,078	41,821	133	3,775	6,004	—

TABLE 4.—*Net Premiums Written during 1936—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States — Concluded</i>											
General Exchange	—	—	\$31,462,932	—	\$11,091	—	\$363,550	—	\$5,820	—	—
General	\$3,449,313	—	1,203,899	—	1,347	—	73,361	—	1,215	—	\$44,534
Girard Fire and Marine	923,647	\$24,400	121,547	\$1,105	1,347	7,802	73,361	\$16	1,215	—	3,645
Glens Falls	3,946,146	641,575	914,044	6,949	5,752	330,598	312,045	—	10,246	—	10,096
Globe and Republic	1,598,560	14,084	193,297	525	2,114	7,730	69,292	3,412	6,417	—	4,242
Globe and Rutgers	1,884,760	250,704	185,857	142	3,396	117,064	74,693	7,599	2,120	—	\$30,189
Granite State	1,005,381	—	45,356	—	—	—	42,152	—	1,291	—	1,397
Great American	10,044,040	411,195	825,757	22,852	21,809	492,429	844,693	217,544	37,680	—	96,053
Hanover	3,123,255	799,071	799,971	5,385	3,053	99,433	343,887	—	5,537	—	31,352
Hartford	23,396,837	739,777	2,844,391	35,307	15,264	2,009,125	2,669,614	755,752	78,782	—	194,778
Home	24,269,496	985,956	25,430,502	—	47,638	1,588,608	2,943,607	874,885	181,000	—	127,716
Home Fire and Marine	1,675,494	255,265	—	1,152	6,189	198,209	78,982	—	4,285	—	14,725
Homeland	598,749	—	227,656	172	231	17,986	35,229	—	1,602	—	4,459
Homestead	437,550	—	445,553	—	1,209	17,986	15,531	—	5,624	—	2,031
Imperial Assurance	756,593	—	97,000	4,196	1,729	13,374	22,219	—	3,016	—	2,966
Insurance Co. of North America	13,322,223	2,606,839	1,837,673	16,478*	21,970	3,260,443	757,676	268,916	59,235	—	16,980
Insurance Co. of State of Pa.	1,136,690	—	213,497	—	3,396	327,113	121,580	—	4,646	—	14,219
Inter-Ocean	1,881,521	—	142,478	201	17,330	67,428	303,243	155,406	2,445	—	20,767
Lumbermens (Pa.)	851,923	45,015	374,418	132	4,365	23,148	36,483	—	2,445	—	2,268
Manhattan Fire and Marine	560,300	—	106,803	64	450	—	33,830	—	895	—	4,897
Maryland	267,764	—	34,999	—	50	16,940	15,233	4,409	759	—	1,497
Mechanics	10,590†	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders	709,971	6,236	229,893	792	1,376	32,555	72,956	—	1,887	—	7,869
Merchandise	1,425,771	31,478	362,676	426	2,720	139,075	79,135	—	18,003	—	8,432
Merchants (N. Y.)	2,817,540	183,740	413,257	6,219	10,070	55,994	171,835	80,176	1,804	—	3,961
Merchants (R. I.)	852,704	—	209,773	—	1,119	26,691	53,542	—	2,514	—	2,132
Merchants and Manufacturers	1,152,079	—	121,327	387	1,675	53,303	53,303	2,030	4,336	—	18,037
Mercury	1,336,513	—	220,730	—	2,732	133,288	80,358	—	20,273	—	7,555
Michigan Fire and Marine	1,001,314	13,671	136,873	536	979	74,302	87,530	29,498	3,746	—	10,807
Milwaukee Mechanics'	—	69,133	344,384	3,131	3,815	22,105	207,855	48	3,442	—	10,330
Minneapolis Fire and Marine	—	—	—	—	—	—	—	—	—	—	—
Monarch	956,827	—	660,640	61	2,753	72,903	74,214	—	7,158	—	74,728
National Fire	9,557,302	83,942	3,094,709	10,661	18,524	838,242	982,099	—	25,403	—	105,934
National-Ben Franklin	922,543	—	121,547	1,346	7,801	73,361	73,361	17	1,215	—	3,647
National Liberty	4,416,479	27,300	1,008,652	1,105	4,681	87,328	261,516	—	28,015	—	12,410
National Reserve	813,587	—	62,458	—	1,864	—	45,333	—	2,963	—	—
National Security	248,726	59,246	34,456	365*	412	74,101	14,950	5,042	1,111	—	4,128
National Union	4,263,413	114,557	1,416,509	18,055*	6,623	580,911	384,118	—	24,050	—	84,272
Newark	2,324,307	54,152	301,916	6,046	5,749	114,341	150,246	478	13,562	—	21,572
New Brunswick	921,863	10,073	445,535	—	2,707	32,912	34,403	—	11,223	—	3,851
New Hampshire	3,356,727	91,720	180,826	4,484	94	93,235	149,713	—	5,439	—	20,223
New Jersey	1,135,840	220	617,048	571	3,381	39,090	75,345	—	6,492	—	7,109
New York Fire	1,667,020	12,803	175,537	553	2,423	8,513	77,119	2,937	6,273	—	26,095
New York Underwriters	823,114	147,096	51,538	—	415	7,268	46,975	6,974	6,559	—	8,672

Niagara	.	.	.	.	.	3,930,885	28	365,072	-	14,901	182,278	172,904	32,832	16,318	26,219
Northern (N. Y.)	.	.	.	.	.	3,144,092	-	905,261	-	5,113	-	250,612	-	5,386	30,797
North River	.	.	.	.	.	4,306,028	446,471	577,714	12,936	30,658	193,059	325,693	59,288	9,730	49,678
Northwestern Fire and Marine	.	.	.	.	.	3,123,675	73,548	96,855	360	296	20,672	43,716	11,430	1,576	5,048
Northwestern National	.	.	.	.	.	3,122,790	84,459	527,301	-	5,206	66,112	346,856	-	1,025	49,226
Occidental	.	.	.	.	.	591,351	127,633	-	457	2,184	99,104	27,876	-	1,512	5,198
Ohio Farmers	.	.	.	.	.	1,551,283	-	564,058	-	-	6,710	124,047	484	1,380	5,602
Orient	.	.	.	.	.	1,245,090	-	112,433	238	206	3,718	150,724	-	1,674	4,758
Pacific	.	.	.	.	.	2,044,328	333	1,452,104	1,518	2,403	39,690	129,978	-	6,818	14,930
Pacific National	.	.	.	.	.	1,296,345	-	851,031	67	7,071	2,560	45,493	167	2,531	5,270
Patriotic	.	.	.	.	.	385,353	-	95,912	-	-72	62,296	29,385	-	531	3,643
Pennsylvania	.	.	.	.	.	3,347,565	62,996	688,443	1,376	511	95,931	218,931	-	25,236	15,463
Philadelphia Fire and Marine	.	.	.	.	.	830,001	103,681	114,855	714*	1,373	129,677	49,833	16,807	3,702	18,640
Philadelphia National	.	.	.	.	.	327,701	9,841	156,008	55	1,819	6,293	15,201	-	1,019	945
Phoenix	.	.	.	.	.	5,862,999	303,581	554,177	19,898	6,329	834,955	478,662	38,357	26,307	104,349
Piedmont	.	.	.	.	.	363,873	1,452	63,450	199	97	12,835	12,002	11,587	2,078	1,367
Pilot Reinsurance	.	.	.	.	.	816,688	26,112	-	-	2,232	4,615	85,433	-	189	1,321
Potomac	.	.	.	.	.	786,379	91,554	824,362	-	1,227	118,135	64,867	-	1,972	5,312
Providence	.	.	.	.	.	3,105,428	515,092	740,563	-	1,473	716,451	172,954	54,085	8,313	17,865
Providence Washington	.	.	.	.	.	2,017,801	-	85,559*	244	552	18,671	18,671	-	748	1,338
Provident	.	.	.	.	.	319,354	-	-	-	-	-	-	-	14,880	20,066
Prudential	.	.	.	.	.	5,237,614	256,025	81,199	3,042	13,051	18,033	101,405	1,035	29,362	46,760
Queen	.	.	.	.	.	524,729	-	636,832	13,091	12,446	303,469	325,274	-	1,630	1,512
Reliance	.	.	.	.	.	1,279,056	-	314,659	88	2,910	706	24,322	-	3,771	3,109
Rhode Island	.	.	.	.	.	932,573	-	33,817	14	1,679	40,036	80,313	-	3,657	14,636
Richmond	.	.	.	.	.	627,200	-	42,447	1,171	7,223	35	45,690	83	2,655	6,121
Rochester American	.	.	.	.	.	292,390	-	110,115	1	1,710	25,253	45,690	11,156	2,655	6,121
Safeguard	.	.	.	.	.	484,998	118,500	48,912	88	383	57,828	21,866	4,244	963	3,064
Seaboard Fire and Marine	.	.	.	.	.	2,636,782	249,535	555,701	3,139	3,322	244,339	256,103	41,410	6,733	26,918
Security	.	.	.	.	.	687,827	-	443,685	-	1,438	28,820	31,644	-	6,249	3,962
Southern (N. Y.)	.	.	.	.	.	1,375,780	-	52,693	3,751	1,295	270,670	94,613	-	4,322	22,019
Standard (Conn.)	.	.	.	.	.	893,157	-	-	-	-	-	69,764	-	-	-
Standard (N. J.)	.	.	.	.	.	931,300	-	579,104	-	862	-	61,205	-	-	-
Standard (N. Y.)	.	.	.	.	.	1,305,924	83,133	167,183	3,553	3,378	60,944	88,289	281	5,167	10,480
Star	.	.	.	.	.	5,320,856	1,603,491	1,104,170	35,929	9,077	1,652,070	693,312	221,190	19,835	7,970
St. Paul Fire and Marine	.	.	.	.	.	322,551	-	45,436	-	214	62,348	20,124	-	19,835	16,861
Sun Underwriters	.	.	.	.	.	922,544	24,400	121,547	1,105	1,346	7,802	73,361	17	1,215	3,645
Superior Fire	.	.	.	.	.	298,553	-	25,687	1,000	426	1,269	14,893	388	1,031	3,645
Sussex	.	.	.	.	.	327,679	2,878	106,104	366	635	15,025	33,672	-	871	3,632
Transcontinental	.	.	.	.	.	8,021,668	-	2,270,826	56	9,387	961,846	532,353	-	63,325	58,834
Travelers Fire	.	.	.	.	.	739,751	-	103,929	4,496	1,852	14,330	23,806	-	3,230	3,178
United Firemen's	.	.	.	.	.	6,885,325	700,570	572,936	13,114	35,117	287,145	584,702	76,269	24,677	79,970
United States Fire	.	.	.	.	.	15,646	443,368	492,701	-	-25	51,559	13	-	-	2
Universal	.	.	.	.	.	556,710	-	4,794	638	384	-	20,578	-	991	2,216
Virginia Fire and Marine	.	.	.	.	.	124,875	-	64,972	-	160	-	9,597	-	341	102
Washington Assurance	.	.	.	.	.	992,691	-	519,614	12,717	13,967	403,221	278,084	93,244	15,053	42,563
Westchester	.	.	.	.	.	3,519,381	44,149	112,263	494	152	76,950	54,891	53,347	2,860	12,624
World Fire and Marine	.	.	.	.	.	813,301	-	-	-	-	-	-	-	-	-
Totals	\$346,295,498	\$23,612,360	\$131,571,393	\$442,578	\$684,465	\$29,168,942	\$27,992,961	\$4,094,357	\$1,307,010	\$3,036,835	\$575,361

* Includes motor vehicle property damage.

† Deposit premiums on perpetual risks.

TABLE 4.—*Net Premiums Written during 1936—Concluded*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>United States Branches, Companies of Other Countries</i>												
Alliance Assurance	.	—	\$384,047	\$326,065	\$8,063	—	\$290,628	—	—	—	—	—
Atlas Assurance	.	\$2,068,032	52,659	606,408	1,850	\$7,501	137,693	\$117,258	—	\$1,335	\$18,155	—
British America	.	553,127	—	80,058	10	4,839	—	39,893	\$174	3,127	9,223	—
British and Foreign Marine	.	—	413,176	—	—	—	34,966	—	—	—	—	—
British General	.	—	—	9,653	—	—	22,026	—	—	—	—	—
Caledonian	.	304,097	—	39,042	—	505	—	25,588	—	928	667	\$147
Century	.	1,072,336	—	456,535	1,739	4,229	—	60,370	—	928	6,416	—
Commercial Union Assurance	.	601,190	164,328	294,862	—	1,009	1,900	50,982	—	3,205	2,078	—
Commercial Union	.	3,236,934	400,165	415,521	—	5,371	1,520,797	272,330	—	9,375	7,098	1,569
Eagle, Star and British	.	1,297,309	425,866	255,132	—	13,880	54,703	84,489	—	3,655	4,291	12,020
Halifax	.	529,780	—	—	19	2,118	—	16,654	—	11,258	3,440	3
Indemnity Marine	.	—	235,870	—	—	—	112,662	—	—	—	—	—
Law Union and Rock	.	603,631	—	59,260	122	1,340	—	40,164	—	1,038	1,664	—
Liverpool and London and Globe	.	6,785,805	113,207	865,248	18,390	17,483	290,528	456,933	1,454	41,247	65,804	—
London Assurance	.	2,044,068	602,178	592,843	6,242	5,640	305,381	136,998	289	3,627	19,253	—
London and Lancashire	.	2,433,934	—	663,518	340	12,307	36,977	189,353	—	9,888	10,145	1,955
London and Scottish	.	256,902	—	24,512	—	—	—	19,633	—	316	7,535	—
Marine	.	—	640,982	325,646	5,902	—	882,537	—	—	—	—	—
Netherlands	.	261,276	—	31,683	379	360	—	12,914	—	212	733	—
North British and Mercantile	.	5,031,608	125,992	905,703	29,465	4,425	235,430	288,336	—	39,499	28,942	40,851
North China	.	—	65,716	—	—	—	7,049	—	—	—	—	—
Northern Assurance	.	2,765,125	51,142	286,197	13,239	2,150	370,635	177,819	—	6,078	48,422	—
Norwich Union	.	1,980,677	149,883	84,123	2,562	7,207	106,370	119,871	1,020	4,238	14,344	—
Pacific Coast	.	565,783	—	153,406	—	1,879	—	42,441	—	1,979	2,068	—
Palatine	.	781,963	—	100,394	—	1,298	—	65,798	—	2,386	1,715	379
Pearl Assurance	.	5,564,655	—	1,312,985	347	16,226	174,206	437,071	—	41,505	143,488	—
Phoenix Assurance	.	2,429,590	—	374,146	16,183	6,666	51,586	85,703	—	11,630	11,440	—
Royal	.	6,760,947	233,397	865,248	18,388	17,483	375,716	456,933	1,454	41,247	65,605	—
Royal Exchange	.	1,684,311	245,354	147,487	1,659	3,758	114,771	126,963	—	5,083	9,100	—
Scottish Union and National	.	2,287,591	—	304,873	1,607	2,609	84,685	127,844	—	5,740	19,801	—
Sea	.	83,157	686,025	130,426	6,176	167	296,199	7,554	—	1,006	895	—
Standard Marine	.	—	692,645	13,396	—	—	249,575	—	—	—	—	—
State Assurance	.	544,924	—	—	536	1,216	—	41,076	—	1,645	2,044	—
Sun	.	2,197,039	172,892	355,988	—159	10,149	127,132	145,309	—	5,100	27,497	—
Thames and Mersey	.	—	374,936	—	—	—	37,639	—	—	—	—	—
Tokio Assurance	.	932,735	—	692,214	—	862	263,736	61,205	—	5,167	10,480	—
Union of Canton	.	807,956	—	103,183	390	1,334	22,026	67,626	—	2,452	1,762	—
Union of Paris	.	211,667	—	—	—	3,330	68,606	2,218	—	569	1,040	—
Union Marine	.	325,197	466,363	—	—	524	—	20,084	—	932	2,769	—
Western Assurance	.	269,954	162,718	90,360	—18	741	101,413	9,523	—	1,292	1,271	—
Yorkshire	.	920,410	172,326	76,630	63	6,026	96,640	73,779	12,157	2,979	12,778	—
Totals	.	\$59,417,804	\$7,561,348	\$11,361,381	\$133,425	\$108,052	\$6,522,654	\$3,952,663	\$25,208	\$276,312	\$575,124	\$56,924

Recapitulation

Massachusetts mutual companies other than manufacturers' (33 companies)	\$10,210,158	-	\$2,121,654	\$44	\$1,881	\$113,729	\$130,090	-	\$25,724	\$14,318	-
Mutual companies of other states other than manufacturers' (36 companies)	41,408,853	\$2,828,024	5,174,950	612	55,808	1,221,812	2,419,320	-	139,932	138,011	\$240,674
Massachusetts manufacturers' mutuals (8 com- panies)	10,315,051	-	-	-	-	-	-	-	-	-	-
Manufacturers' mutuals of other states (15 companies)	14,996,279	-	-	-	-	-	-	-	-	-	-
Massachusetts stock companies (7 companies)	14,739,554	1,239,300	2,645,299	22,222	13,688	1,193,502	1,150,946	\$271,057	51,497	137,194	61,966
Stock companies of other states (157 companies)	346,295,498	23,612,360	131,571,393	442,578	684,465	29,168,942	27,992,961	4,094,357	1,397,010	3,036,835	575,361
United States branches, companies of other countries (41 companies)	59,417,804	7,561,348	11,361,381	133,425	168,052	6,522,654	3,952,663	25,208	276,312	575,124	56,924
Totals (297 companies)	\$497,383,197	\$35,241,032	\$152,874,677	\$598,881	\$923,894	\$38,220,639	\$35,654,980	\$4,390,622	\$1,890,475	\$3,901,482	\$934,925

TABLE 5.—Disbursements during 1936

COMPANIES	Net Losses	Dividends	Agents' Com- pensation and All Allowances, Other Charges including of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>								
Abington	\$72,055	\$37,164	\$55,310	\$2,913	\$4,090	\$8,508	\$16,878	\$221,429
Allied American	46,311	7,461	9,101	5,202	7,198	3,890	36,872	241,697
Associated Merchants	31,900	7,290	14,370	550	1,239	—	3,236	66,557
Attleborough	7,005	6,110	1,398	378	210	95	1,371	20,137
Barnstable County	21,861	52,705	—	614	486	1,268	99,384	—
Berkshire	202,525	111,908	155,981	5,530	13,245	60,882	53,585	665,878
Cambridge	104,383	55,188	52,334	2,147	5,308	10,164	280,879	—
Citizens'	31,316	21,889	24,841	620	1,980	1,000	9,320	100,226
Dedham	19,800	10,319	16,175	333	1,642	2,788	6,468	69,961
Dorchester	46,104	46,647	19,900	3,315	4,370	399	14,604	165,820
Federal	123,564	84,601	112,112	3,983	8,631	6,173	33,907	429,921
Fitchburg	140,003	96,420	152,861	4,828	10,543	1,947	45,665	513,402
Groveland	4,088	—	236	192	94	—	5,568	—
Hampshire	25,615	17,572	16,590	1,233	1,472	15,001	4,255	90,710
Hingham	87,680	50,984	45,260	1,293	3,794	1,370	20,274	241,667
Holyoke	193,524	130,554	151,358	9,245	12,670	95,908	63,773	734,674
Lowell	48,369	25,677	30,653	2,017	3,066	1,803	10,817	142,684
Lumber	410,436	352,886	125,528	24,575	36,928	10,681	106,936	1,200,383
Lynn Mutual	44,989	31,275	34,317	900	2,664	4,186	15,453	148,541
Merchants and Farmers	58,972	54,754	11,685	1,202	4,195	750	28,723	193,782
Merrimack	262,526	156,257	234,698	6,621	21,613	209,046	74,126	1,059,927
Middlesex	172,071	118,749	131,212	3,469	10,878	18,612	55,379	555,074
Mutual Fire	1,475	19,860	—	1,918	45	25	920	36,803
Mutual Protection	—	—	58	—	39	—	1,290	6,338
Newburyport	1,150	3,412	1,167	374	2	—	233	224,532
Norfolk	70,016	44,998	38,342	999	4,908	3,596	27,392	8,595
Pioneer	3,008	—	—	—	157	—	2,152	—
Quincy	256,384	153,765	150,221	9,903	12,972	1,465	85,925	757,406
Salem	24,962	16,226	13,591	1,387	1,358	1,211	8,749	70,028
Traders and Mechanics	61,981	40,600	41,774	2,590	4,470	1,735	17,635	204,680
United Mutual Fire	861,347	881,281	15,446	24,712	60,574	13,740	255,766	2,638,833
West Newbury	1,355	—	—	747	31	—	11,644	13,977
Worcester Mutual	184,870	117,326	113,495	7,778	9,668	32,173	48,905	581,660
Totals	\$3,621,845	\$2,816,891	\$1,768,747	\$130,830	\$250,549	\$507,969	\$1,088,410	\$11,801,736
<i>Mutual Companies of Other States Other than Manufacturers'</i>								
Atlantic Mutual	\$1,734,678	\$1,474,868*	\$183,190	\$80,614	\$36,979	\$102,836	\$2,039,823	\$6,956,675
Automobile Mutual	56,158	323,332	220	171,331	14,941	11,444	49,515	641,924
Central Manufacturers	1,020,625	797,342	491,331	27,028	72,353	258,517	2,994,093	—
Glen Cove Mutual	87,460	53,030	59,775	1,998	9,889	21,284	36,547	295,055

Grain Dealers National	704,389	452,843	395,814	268,740	14,312	47,218	23,241	164,263	2,070,830
Hardware Dealers'	1,144,547	1,295,082	1,026,587	382,508	55,880	83,200	30,701	35,880	3,704,210
Hardware Mutual	1,674,832	2,026,587	385,678	437,829	33,880	75,422	46,708	382,741	5,063,677
Implement Dealers	176,768	181,268	28,131	115,953	3,556	11,539	3,259	54,871	575,345
Indiana Lumbermen's	521,365	343,623	174,340	161,179	11,161	37,901	8,027	125,208	1,382,804
Iowa Hardware	90,644	84,851	8,141	68,406	1,800	5,729	356	45,060	304,987
Lumbermen's Mutual	620,101	461,936	283,298	303,721	20,631	49,598	9,312	143,323	1,891,920
Mansfield Mutual	25,827	17,713	16,984	25,679	668	1,725	239	98,108	98,108
Manufacturers and Merchants'	45,603	49,292	31,127	24,076	871	1,644	28,163	37,330	222,606
Merchants' and Manufacturers'	59,316	5,939	28,214	22,878	2,245	2,707	4,681	12,437	138,417
Michigan Millers	529,677	566,024	579,831	150,590	25,226	31,034	55,995	180,493	2,357,470
Millers Mutual (Ill.)	182,897	479,417	91,791	222,496	10,000	33,530	22,345	259,646	1,648,219
Millers Mutual (Pa.)	323,630	251,135	112,290	160,852	4,435	14,102	16,064	32,962	697,060
Millers Mutual (Texas)	1,206,872	400,433	868,885	321,648	4,800	19,326	24,135	54,369	949,316
Millers National	584,530	398,123	339,534	212,032	8,542	78,640	156,865	256,909	3,323,694
Mill Owners Mutual (Iowa)	1,541,534	1,065,046	368,944	446,681	50,425	95,311	65,275	1,708,805	4,654,704
Minnesota Implement	92,283	44,107	44,670	38,331	5,977	6,047	2	26,983	258,400
National Fire (Me.)	81,378	35,792	48,470	14,256	3,337	3,656	2,771	210,770	1,305,692
National Mutual (Ohio)	450,567	316,720	312,015	102,637	3,337	33,196	2,404	84,596	1,305,692
National Retailers	1,801,789	970,038	738,953	942,279	55,261	128,927	15,581	51,162	5,166,020
Northwestern Mutual	197,063	118,432	56,707	31,821	2,417	14,708	1,960	34,395	437,503
Ohio Hardware	20,118	33,066	13,506	23,521	2,313	2,078	4,777	7,159	97,889
Ohio Mutual	19,417	179,198	174,860	90,281	9,960	18,840	25,058	75,751	831,235
Pawtucket Mutual	257,287	325,020	253,267	187,304	10,486	44,246	24,542	179,160	1,634,190
Pennsylvania Lumbermen	610,165	303,528	68,066	94,424	9,584	14,724	5,535	90,518	828,080
Pennsylvania Millers	241,701	32,619	24,895	16,842	693	4,082	6,365	34,376	155,324
Phoenix Mutual	35,452	58,972	43,790	19,879	4,020	19,133	25,206	229,352	1,305,692
Providence Mutual	51,593	198,582	217,936	45,371	9,131	16,270	24,069	25,398	651,000
Union Mutual	114,243	16,741	30,757	23,956	501	853	6,486	189,590	1,305,692
Utica	83,541	181,689	86,327	82,489	9,231	18,484	2,950	40,886	643,570
Vermont Mutual	221,514	234,958	137,733	85,933	7,195	18,289	2,339	50,690	794,768
Western Millers Mutual	257,631	17,006,871	\$14,587,831	\$7,178,912	\$6,448,280	\$1,110,379	\$500,803	\$6,886,948	\$55,158,292
Totals		\$17,006,871	\$14,587,831	\$7,178,912	\$6,448,280	\$1,110,379	\$500,803	\$6,886,948	\$55,158,292

Massachusetts Manufacturers' Mutuals

Arkwright	\$295,328	\$2,301,874	\$382	\$127,809	\$7,673	\$10,092	\$1,504	\$135,871	\$2,880,533
Boston Manufacturers	430,110	5,012,797	82	136,150	8,074	13,862	158,742	173,508	3,933,325
Cotton and Woollen	53,198	549,066	100	30,531	2,429	3,603	35,111	694,409	1,046,916
Fall River Manufacturers'	116,339	809,022	59	41,901	2,584	4,163	22,073	50,775	1,046,916
Industrial	26,999	274,983	124	15,733	1,733	9,969	17,588	348,632	348,632
Paper Mill	33,911	261,004	83	17,018	882	2,286	13,187	349,533	349,533
Rubber Manufacturers'	53,198	549,966	160	30,531	2,429	3,604	18,996	35,111	693,995
Worcester Manufacturers'	119,082	803,255	-	45,734	2,418	4,480	23,976	49,456	1,048,401
Totals	\$1,132,765	\$8,562,867	\$1,050	\$445,407	\$27,704	\$44,511	\$267,858	\$513,582	\$10,995,744

Manufacturers' Mutuals of Other States

American Mutual	\$103,239	\$642,904	-	\$16,986	\$3,010	\$8,316	\$73,689	\$56,243	\$904,387
Blackstone Mutual	197,871	1,179,239	\$72	46,087	6,280	12,001	24,105	114,284	1,579,939
Enterprise Mutual	103,239	642,904	-	16,986	3,010	8,263	79,259	56,244	909,905
Firemen's Mutual	282,330	1,725,073	82	149,831	6,695	16,458	51,525	136,937	2,368,931
Hope Mutual	59,656	439,192	-	37,336	3,533	4,218	10,638	41,184	595,757

* Includes scrip redeemed and interest thereon.

TABLE 5.—Disbursements during 1936—Continued

COMPANIES		Net Losses	Dividends	Agents' Com- pensation and All Allowances, including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Manufacturers' Mutuals of Other States — Concluded</i>										
Manufacturers' Mutual		\$172,065	\$1,071,507	—	\$28,268	\$4,950	\$13,450	\$141,233	\$93,700	\$1,525,182
Mechanics Mutual		103,239	642,904	—	23,605	4,061	9,556	93,778	70,012	953,155
Merchants Mutual		89,157	544,760	\$25	28,133	2,114	7,021	6,073	36,430	710,713
Merchants Mutual		115,727	672,064	72	26,161	3,532	2,920	11,537	65,089	902,122
Mill Owners Mutual (Ill.)		39,395	309,375	—	38,920	6,735	2,920	24,915	22,482	441,430
Philadelphia Manufacturers'		64,961	749,174	—	49,674	6,735	3,718	41,622	68,538	984,492
Protection Mutual		59,092	404,063	—	58,301	5,385	3,718	25,051	33,937	649,297
Rhode Island Mutual		172,065	1,071,507	—	33,785	5,826	14,571	167,299	110,184	1,575,237
State Mutual		206,478	1,285,808	—	49,355	8,373	17,895	138,421	158,569	1,864,899
What Cheer Mutual		59,656	439,193	—	37,336	3,533	4,308	20,059	41,191	605,276
Totals		\$1,828,170	\$11,879,667	\$251	\$640,764	\$70,243	\$130,790	\$909,204	\$1,111,633	\$16,570,722
<i>Massachusetts Stock Companies</i>										
Boston		\$2,101,101	\$630,000	\$1,278,575	\$740,649	\$62,949	\$276,334	\$76,543	\$648,948	\$5,815,099
Employers'		789,439	125,000	540,677	282,292	19,088	126,401	140,679	172,122	2,198,698
Massachusetts Fire and Marine		158,086	120,000	89,512	51,458	3,390	29,874	36,047	511,008	1,011,008
New England		134,452	20,000	89,566	44,009	2,423	20,693	28,815	46,111	386,069
Old Colony		679,759	230,000	440,538	133,587	15,328	106,214	43,464	144,909	1,793,709
Sentinel		136,484	75,000	90,415	43,181	2,453	25,014	217	28,250	401,014
Springfield Fire and Marine		4,642,477	950,000	3,074,968	1,440,315	82,351	673,050	225,110	987,536	12,075,807
Totals		\$8,642,398	\$2,150,000	\$5,604,251	\$2,738,491	\$187,982	\$1,257,580	\$536,869	\$2,063,923	\$23,181,494
<i>Stock Companies of Other States</i>										
Aetna		\$6,978,573	\$1,200,000	\$4,246,122	\$2,418,787	\$169,015	\$957,732	\$133,285	\$1,491,338	\$17,594,852
Agricultural		2,154,361	300,000	1,382,316	547,316	19,354	289,486	110,086	535,903	5,399,032
Albany		216,769	50,000	119,668	87,784	7,657	34,178	38,201	79,354	633,551
Allemania		515,967	144,000	416,190	170,906	17,333	76,640	77,155	147,861	1,506,052
Alliance		835,589	300,000	557,077	333,768	49,510	166,035	74,698	226,619	2,543,296
Allied Fire		34,492	48,923*	13,281	22,705	1,285	8,311	23,068	11,957	164,022
American (N. J.)		5,446,636	668,748	2,888,991	1,288,766	236,169	622,737	518,604	1,517,917	13,188,568
American Alliance		722,245	360,000	518,921	230,097	16,950	116,767	88,196	158,693	2,211,869
American Automobile		648,384	200,000	292,097	277,025	33,461	78,660	35,441	218,869	1,783,937
American Central		862,112	175,000	612,195	322,331	25,272	150,685	13,157	381,043	2,541,795
American Druggists'		156,643	108,428*	24,797	72,438	5,679	32,117	19,821	116,968	536,891
American Eagle		1,262,810	400,000	679,051	295,193	32,203	201,537	131,217	3,921,860	5,865,542
American Equitable		1,586,479	240,000	1,946,137†	—	—	103,167	1,723,377	266,382	5,365,542
American and Foreign		497,604	225,000	268,922	175,660	24,804	69,630	34,473	96,956	1,393,049
American National		—	50,000	—	7,063	3,802	—	10,528	1,749	73,142
American Union		96,289	—	54,933	29,966	3,565	40,023	—	60,807	295,583
Anchor		226,971	30,000	171,840	28,134	1,861	36,930	16,244	35,654	373,660
Automobile		3,611,677	600,000	2,433,486	1,518,267	166,393	447,932	296,115	938,676	10,062,566

Baltimore American	723,287	180,000	636,118	202,199	19,434	117,894	154,813	126,032	2,159,777
Bankers and Shippers	1,527,627	180,000	1,092,934	345,139	23,660	155,222	65,321	252,671	3,642,578
Birmingham (Pa.)	25,240	19,000	13,379	10,102	2,469	6,548	9,670	96,460	96,460
Buffalo	754,541	150,000	611,440	192,045	12,688	121,017	2,400	284,210	2,128,341
Caledonian-American	83,673	20,000	72,266	51,733	1,712	27,992	50,656	322,869	1,689,063
California	533,877	175,000	378,518	200,475	15,772	80,968	92,341	205,082	1,689,063
Camden	2,081,576	400,000	1,384,264	588,502	42,156	219,622	182,824	628,281	5,327,225
Capital (Cal.)	42,483	—	29,929	18,246	1,440	9,604	30,406	143,372	143,372
Carolina	150,612	60,000	231,203	27,759	1,445	40,254	16,807	142,039	579,119
Central Fire	351,634	75,000	251,856	139,670	20,755	48,879	11,442	17,533	1,026,789
Central Union	31,648	—	18,557	14,269	638	12,924	14,812	117,126	110,024
Charter Oak	—	—	1,240	—	—	1,790	—	328	3,358
Church Properties	35,293	8,000	29,600	33,836	3,039	7,591	600	8,985	67,744
Citizens (N. J.)	162,209	30,000	118,377	19,973	1,799	18,201	11,158	18,169	379,882
City of New York	1,478,935	180,000	1,419,337	163,647	30,989	81,414	71,929	214,811	3,041,062
Columbia (N. J.)	237,919	100,000	180,467	90,274	6,505	57,146	25,555	64,075	761,941
Columbia (Ohio)	210,507	70,000	141,106	51,449	9,610	32,900	15,351	50,613	581,536
Commerce	433,886	200,000	313,263	126,065	10,388	57,130	26,929	118,536	1,286,197
Commercial Union (N. Y.)	334,341	100,000	236,988	125,247	9,802	56,712	33,400	113,849	1,010,339
Commonwealth	653,948	—	552,606	207,505	21,087	103,899	15,716	192,669	1,807,430
Concordia	449,655	80,000	306,928	147,246	19,092	76,048	40,228	163,746	1,282,943
Connecticut	1,806,479	400,000	1,306,743	666,908	47,470	374,258	191,037	462,046	5,254,941
Continental	7,969,212	2,952,865	4,288,013	2,061,611	233,975	1,186,164	518,686	1,434,014	20,794,140
County	163,228	120,000	89,008	48,596	3,390	40,365	24,246	37,085	525,918
Detroit Fire and Marine	307,046	100,000	195,817	90,776	6,780	50,448	171,279	162,628	1,084,774
Dixie	86,008	—	50,998	25,724	4,805	22,486	64,762	43,642	298,425
Dubuque Fire and Marine	941,513	60,000	750,796	229,534	5,298	121,754	82,424	313,916	2,505,255
Eagle (N. Y.)	161,796	99,996	115,942	59,019	5,556	34,118	8,576	37,519	522,522
East and West	165,188	60,000	138,208	59,019	5,556	34,118	8,576	37,519	522,522
Empire State	206,147	80,000	233,601	65,627	6,438	45,065	42,255	46,484	569,315
Equitable Fire and Marine	361,296	100,000	261,348	133,382	9,494	70,783	59,569	570,917	1,085,253
Eureka-Security	709,862	—	646,056	100,353	7,006	72,632	55,033	194,733	1,846,255
Excelsior	104,253	7,500	49,056	45,834	3,958	15,182	31,390	239,441	239,441
Export	2,332	220,000	26,777	19,049	1,790	49,317	2,268	8,659	328,524
Farmers	281,021	—	191,883	63,573	5,771	38,848	14,487	59,809	655,392
Federal	1,409,628	2,619,999	1,317,456	19,349	—	215,701	167,719	5,804,523	5,804,523
Federal Union	243,699	75,000	150,018	86,386	9,745	38,384	34,802	706,713	3,394,074
Fidelity and Guaranty	1,227,665	100,000	888,811	456,060	31,584	206,594	30,432	452,088	16,409,609
Fidelity-Phoenix	6,649,391	2,294,740	3,429,792	1,574,173	159,617	882,596	299,551	1,119,749	9,236,926
Fire Association	3,508,035	499,880	2,614,250	880,048	71,216	402,107	510,477	750,913	16,598,477
Fireman's Fund	6,994,432	1,200,000	3,967,969	1,924,040	192,163	775,400	25,488	1,519,045	16,598,477
Firemen's (D. C.)	37,554	16,000	53,854	35,343	3,000	13,658	61,035	23,279	243,713
Firemen's (N. J.)	4,390,875	—	3,018,129	1,447,916	187,736	48,854	343,987	1,258,833	11,395,252
First American	412,112	100,000	212,283	92,141	9,981	79,809	51,681	1,006,951	1,006,951
First National	—	—	—	—	—	755	979	4,117	9,256,266
Franklin Fire	2,966,678	720,000	3,083,838	408,309	38,392	291,554	355,734	1,391,761	9,256,266
Franklin National	188,693	—	135,580	54,723	3,123	25,243	83,946	36,842	528,150
Fulton	1,663	545,000	—	2,680	—	4,101	51,642	8,347	613,433
General Exchange	12,169,230	—	53,178	1,543,689	134,494	1,418,403	207,094	2,478,508	18,004,596
General	2,158,379	393,720*	1,498,286	385,146	29,245	231,095	68,182	526,348	5,296,348
Girard Fire and Marine	449,655	80,000	306,928	147,246	19,092	76,048	62,320	124,108	1,265,397
Glens Falls	2,510,228	800,000	1,514,342	837,591	76,599	334,945	480,974	744,977	7,299,656

* Includes dividends to policyholders.

† Administration and acquisition expense.

TABLE 5.—Disbursements during 1936—Continued

COMPANIES	Net Losses	Dividends	Agents' Com- pensation and Allowances, including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>Stock Companies of Other States — Concluded</i>									
Globe and Republic	\$843,898	\$100,000	\$907,400†	—	\$21,316	\$44,798	\$1,182,939	\$183,368	\$3,362,212
Globe and Rutgers	403,916	489,462	441,898	\$271,993	—	28,713	1,731,072	3,480,108	6,878,478
Granite State	473,408	120,000	291,084	131,973	6,950	69,422	31,464	98,239	1,925,540
Great American	5,295,298	1,752,250	3,552,520	1,746,329	133,317	249,335	515,421	1,236,972	14,372,442
Hanover	1,985,376	640,000	1,372,141	567,241	53,650	204,434	204,688	386,650	3,439,180
Hartford	14,247,216	2,400,000	7,988,218	4,138,449	403,898	1,904,209	307,122	3,248,583	34,637,695
Home	21,786,234	3,625,000	16,205,268	3,964,670	354,515	2,106,102	1,671,265	6,208,869	55,921,923
Home Fire and Marine	927,020	200,000	503,488	285,520	32,745	146,911	67,827	192,829	2,356,340
Homeland	235,749	—	271,725	78,823	10,047	53,567	6,959	74,089	730,959
Homestead	172,721	50,000	326,611	35,356	—	41,230	19,690	72,331	723,603
Imperial Assurance	317,991	100,000	242,053	121,088	8,958	77,123	2,677	83,713	953,330
Insurance Co. of North America	8,344,984	3,000,000	5,321,784	3,344,195	495,558	1,192,954	547,852	2,629,211	24,876,338
Insurance Co. of State of Pa.	746,557	90,000	473,658	271,091	16,165	75,241	519,838	201,928	2,396,778
Inver-Ocean	877,050	150,000	956,424	165,347	18,438	61,193	163,795	146,702	2,537,849
Lumbermans (Pa.)	534,588	140,000	407,314	125,318	28,822	55,169	84,807	146,439	1,522,457
Manhattan Fire and Marine	275,393	50,000	224,193	69,292	8,958	50,469	1,118	79,100	758,523
Maryland	141,329	—	91,253	36,327	3,587	25,286	14,800	28,031	340,719
Mechanics	8,975	48,000	293,757	—	—	—	82,918	67,174	207,067
Mechanics and Traders	408,835	—	569,751	130,286	6,768	71,238	140,057	85,576	1,136,517
Merchandise	687,114	—	1,166,130	219,074	22,349	137,100	10,705	207,213	1,853,306
Merchants (N. Y.)	1,276,023	1,300,000	2,576,023	328,397	10,896	251,557	283,008	273,724	4,895,735
Merchants (R. I.)	497,258	15,000	241,979	189,218	25,284	42,972	201,908	169,858	1,383,477
Merchants and Manufacturers	537,780	80,000	653,237†	—	—	24,054	440,437	110,354	1,843,862
Mercury	668,873	180,000	533,597	160,624	7,998	96,407	37,826	99,746	1,783,071
Michigan Fire and Marine	545,935	90,000	361,661	176,996	9,776	81,106	41,467	121,912	1,428,858
Milwaukee Mechanics'	1,271,519	160,000	869,630	417,196	54,093	215,470	21,309	345,667	3,354,664
Minneapolis Fire and Marine	—	20,000	—	—	—	2,907	15,630	712	39,249
Monarch	763,760	—	644,774	115,723	6,953	76,433	43,386	263,679	1,914,728
National Fire	5,503,541	1,000,000	3,954,431	1,596,075	141,102	873,354	427,199	1,118,976	14,614,708
National-Ben Franklin	449,655	80,000	306,928	147,246	19,092	76,048	13,884	244,461	1,337,314
National Liberty	2,008,800	800,000	1,666,411	551,815	52,543	367,480	232,919	389,101	6,068,878
National Reserve	387,122	250,000	313,121	88,148	—	1,796	37,300	149,689	1,267,036
National Security	165,729	50,000	103,519	66,514	9,852	22,516	37,541	56,553	512,224
National Union	2,888,088	220,000	1,869,555	755,136	68,702	943,040	156,112	739,083	7,040,166
Newark	1,092,269	300,000	742,577	412,661	48,363	192,040	61,473	319,854	3,169,237
New Brunswick	366,553	150,000	501,736	61,867	17,830	241,592	349,235	4,493,331	1,401,604
New Hampshire	1,357,178	480,000	1,137,739	455,166	—	84,997	40,875	153,960	2,587,880
New Jersey	755,982	100,000	565,322	188,047	13,077	35,012	513,050	135,718	1,829,260
New York Fire	785,246	160,000	950,854*	—	7,944	62,423	148,457	61,381	5,239,343
New York Underwriters	456,088	100,000	324,394	121,573	75,926	345,929	133,415	385,498	4,296,592
Niagara	1,795,077	800,000	1,111,739	571,759	27,760	225,200	69,851	417,026	6,523,646
Northern (N. Y.)	1,525,481	320,000	1,377,907	433,367	76,930	385,774	338,863	414,104	6,523,646
North River	2,335,059	680,000	1,726,836	666,082	76,930	285,774	338,863	414,104	6,523,646
Northwestern Fire and Marine	272,718	100,000	180,111	53,978	4,881	31,327	25,080	67,451	735,546

Northwestern National	1,412,847	500,000	1,093,384	847,259	75,223	286,514	40,219	496,331	4,751,777
Occidental	355,947	120,000	188,967	109,852	12,405	57,203	36,401	71,468	952,243
Ohio Farmers	983,751	—	555,472	292,286	25,575	134,634	109,852	231,941	2,314,901
Orient	581,150	250,000	389,488	237,972	21,923	133,345	139,772	189,476	1,943,126
Pacific	1,516,579	220,000	1,029,887	355,164	24,152	191,551	33,043	250,334	3,620,710
Pacific National	641,067	50,000	481,330	321,395	18,815	57,945	7,554	225,374	1,803,480
Patriotic	216,297	—	155,922	69,144	5,255	34,048	92,947	59,436	1,693,049
Pennsylvania	1,593,410	200,000	1,240,621	499,400	50,182	327,823	327,823	485,805	4,267,467
Philadelphia Fire and Marine	468,627	60,000	311,266	187,241	27,772	90,995	5,091	126,188	1,418,084
Philadelphia National	200,789	1,500,000	156,513	56,105	8,983	30,270	32,270	857,798	9,615,729
Phoenix	2,993,594	—	2,165,459	1,105,161	78,664	620,791	294,262	1,252,904	13,578,814
Piedmont	140,709	—	120,742	18,280	3,600	620,791	294,262	1,252,904	9,615,729
Pilot Reinsurance	382,372	120,000	308,874	57,022	6,000	237,398	24,420	41,625	352,390
Potomac	712,786	20,000	648,014	118,326	13,782	56,194	2,611	178,928	1,751,541
Providence Washington	2,354,384	420,000	1,464,925	590,726	30,427	286,347	68,086	407,435	5,621,430
Provident	1,124,339	—	1,097,783	29,523	2,729	17,395	30,870	18,978	340,477
Prudential	1,124,339	175,000	1,097,783	71,534	2,661	137,836	21,450	55,762	2,493,881
Queen	2,530,387	120,000	1,690,874	944,038	110,463	434,061	107,742	745,641	7,819,206
Reliance	304,217	80,000	242,132	90,471	7,438	40,138	131,515	90,183	986,094
Rhode Island	749,888	120,000	362,635	283,147	37,927	64,458	189,955	263,814	1,967,824
Richmond	382,369	120,000	267,046	155,902	18,088	59,811	60,218	82,513	1,145,947
Rochester American	307,046	120,000	185,795	91,786	6,780	54,150	32,325	32,692	500,769
Safeguard	151,034	100,000	129,321	16,064	3,497	35,836	55,396	77,059	843,187
Seaboard Fire and Marine	354,938	—	218,700	88,550	9,768	38,776	55,396	77,059	843,187
Security	1,694,451	280,000	977,914	538,701	53,309	223,001	96,052	388,727	4,252,155
Southern (N. Y.)	265,247	120,000	423,148	65,930	3,936	38,179	46,584	43,931	1,006,975
Standard (Conn.)	636,306	140,000	443,060	243,365	27,630	113,731	1,489	169,410	1,774,991
Standard (N. J.)	394,900	96,000	261,751	116,959	4,101	57,471	47,926	156,581	1,135,689
Standard (N. Y.)	594,150	120,000	529,486	124,856	10,997	101,890	133,911	161,685	395
Star	641,152	250,000	424,786	236,097	27,280	107,838	14,288	183,911	1,885,598
St. Paul Fire and Marine	5,540,533	1,200,000	2,590,557	1,297,759	59,860	512,570	235,385	933,309	12,369,973
Sun Underwriters	181,169	—	134,800	46,809	4,107	24,468	62,373	42,774	496,500
Superior	446,289	530,000	306,928	147,246	19,092	76,048	180,157	132,514	1,838,874
Sussex	99,485	40,000	168,493*	25,055	1,500	838	88,312	17,790	441,473
Transcontinental	188,693	—	135,580	54,723	3,124	26,543	53,157	36,821	498,643
Travelers Fire	3,765,010	160,000	3,247,884	1,569,394	180,586	587,124	130,997	1,253,169	10,894,104
United Firemen's	320,493	100,000	239,060	120,882	8,608	74,971	74,971	114,647	1,053,675
United Firemen's	3,995,061	925,000	2,461,273	1,031,011	116,997	494,733	461,926	378,474	10,219,475
Universal	454,709	23,000	259,365	87,127	20,897	54,424	220,308	368,671	1,490,701
Virginia Fire and Marine	214,453	535,000	133,387	100,119	5,060	41,900	42,236	53,087	1,125,242
Washington Assurance	53,674	—	56,449	15,628	793	16,243	51,314	9,371	203,472
Westchester	2,771,540	560,000	1,748,075	669,328	124,028	268,520	135,578	478,911	6,755,980
World Fire and Marine	517,753	—	265,802	145,808	2,400	115,103	—	86,063	1,132,929
Totals	\$224,895,729	\$51,627,520	\$146,430,037	\$60,631,408	\$5,976,012	\$30,081,522	\$22,669,963	\$58,747,028	\$601,059,219

United States Branches, Companies of Other Countries

Alliance Assurance	\$403,064	—	\$335,290	\$2,006	—	\$48,621	—	\$203,076	\$992,637
Atlas Assurance	1,242,066	—	678,692	486,528	\$42,069	135,945	\$37,699	1,063,552	3,686,551
British America	284,628	—	215,276	74,300	7,125	40,352	27,695	143,386	792,762

* Administration and acquisition expense.

TABLE 5.—Disbursements during 1936—Concluded

COMPANIES	Net Losses	Dividends	Agents' Com- pensation and Allowances, including Brokerage	Salaries, Ex- penses and All Other Charges of Officers and Employees	Rents	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disburse- ments	Total
<i>United States Branches, Companies of Other Countries—</i>									
<i>Concluded</i>									
British and Foreign Marine	\$209,465	—	\$85,167	\$51,562	\$9,475	\$15,871	\$11,984	\$748,306	\$1,131,830
British General	147,525	—	104,237	55,117	4,290	22,674	19,654	83,468	436,965
Caledonian	583,015	—	490,349	192,605	15,796	89,642	11,697	298,428	1,681,532
Century	635,574	—	385,776	103,661	6,773	37,400	65,835	246,804	1,481,823
Commercial Union Assurance	2,116,135	—	1,455,568	705,066	64,400	368,146	173,608	1,398,151	6,281,134
Eagle, Star and British	1,027,055	—	620,574	215,534	29,884	75,394	106,442	445,556	2,520,439
Halifax	213,553	—	180,619	24,799	1,782	24,770	73,208	238,578	763,289
Indemnity Marine	205,819	—	104,400	3,868	595	8,807	1,500	170,377	495,866
Law Union and Rock	283,678	—	206,314	110,543	10,718	52,717	1,729	191,374	857,673
Liverpool and London and Globe	3,142,532	—	2,160,924	1,180,691	137,928	513,396	212,268	2,724,636	10,078,375
London Assurance	1,435,632	—	904,894	373,168	35,245	180,114	9,407	678,934	3,709,394
London & Lancashire	1,322,509	—	823,406	521,469	47,109	182,737	49,973	925,483	3,872,686
London and Scottish	157,007	—	73,519	48,894	5,813	25,748	20,959	90,976	382,916
Marine	523,124	—	651,071	3,584	—	117,072	—	826,209	2,121,060
Netherlands	118,510	—	91,321	78,490	5,292	25,121	779	56,595	376,108
North British and Mercantile	2,559,372	—	1,856,889	739,339	76,200	389,739	1,634	1,224,045	6,847,418
North China	29,692	—	16,388	10,453	837	2,376	—	139,969	199,715
Northern Assurance	1,358,817	—	982,241	535,913	64,244	190,794	142,243	792,838	4,067,090
Norwich Union	1,026,329	—	615,611	405,436	33,607	158,375	8,176	1,019,013	3,266,547
Pacific Coast	124,181	—	263,331	66,023	4,370	21,065	750	76,457	556,177
Palatine	369,712	—	262,616	138,590	10,828	89,398	63,569	251,114	1,185,827
Pearl Assurance	3,021,458	—	3,085,471	188,827	13,905	255,894	7,932	746,774	7,320,261
Phoenix Assurance	1,065,468	—	802,450	401,363	29,198	200,624	95,793	849,251	3,444,147
Royal	3,215,877	—	2,186,813	1,209,692	142,160	578,897	268,868	5,359,386	12,961,693
Royal Exchange	958,026	—	738,108	217,232	19,095	112,028	34,145	345,767	2,414,401
Scottish Union and National	1,061,079	—	732,928	336,450	17,630	200,840	13,121	1,790,324	4,152,372
Sea	490,943	—	402,348	3,151	—	55,270	230	402,823	1,354,705
Standard Marine	373,124	—	308,457	5,687	—	65,985	850	446,148	1,198,251
State Assurance	223,753	—	186,658	63,419	6,003	32,194	6,949	156,612	677,618
Sun	1,260,355	—	821,801	353,451	33,829	183,236	81,982	935,914	3,670,508
Thames and Mersey	1,811,118	—	84,115	66,767	4,184	8,599	5,246	104,124	454,133
Tokio	1,084,945	—	820,376	124,856	14,387	112,185	5,279	736,116	2,898,144
Union Assurance	381,256	—	271,084	141,790	11,125	60,507	34,016	215,168	1,114,945
Union of Canton	354,505	—	219,979	40,906	5,805	30,104	47,061	315,179	1,013,539
Union of Paris	199,484	—	137,840	49,603	4,496	17,805	16,604	52,663	478,948
Union Marine	263,325	—	168,347	82,449	6,812	42,428	37,842	135,965	728,961
Western Assurance	626,567	—	428,971	118,615	11,548	70,407	27,632	347,582	1,641,532
Yorkshire	726,941	—	449,966	220,050	25,331	99,776	94,931	301,059	1,918,054
Totals	\$34,967,227	—	\$25,504,185	\$9,761,947	\$959,948	\$4,943,053	\$1,811,293	\$27,279,880	\$105,227,533

Recapitulation

Massachusetts mutual companies other than manu- facturers' (33 companies)	\$3,621,845	\$2,816,891	\$1,768,747	\$1,616,495	\$130,830	\$250,549	\$507,969	\$1,088,410	\$11,801,736
Mutual companies of other states other than manu- facturers' (36 companies)	17,606,871	14,587,831	7,178,912	6,448,280	538,268	1,110,379	800,803	6,886,948	55,158,292
Massachusetts manufacturers' mutuals (8 companies)	1,132,765	8,562,867	1,050	445,407	27,704	44,511	267,858	513,582	10,995,744
Manufacturers' mutuals of other states (15 com- panies)	1,828,170	11,879,667	251	640,764	70,243	130,790	909,204	1,111,633	16,570,722
Massachusetts stock companies (7 companies)	8,642,398	2,150,000	5,604,251	2,738,491	187,982	1,257,580	536,869	2,063,923	23,181,494
Stock companies of other states (157 companies)	224,895,729	51,627,520	146,430,037	60,631,408	5,976,012	30,081,522	22,669,963	58,747,028	601,059,219
United States branches, companies of other countries (41 companies)	34,967,227	-	25,504,185	9,761,947	959,948	4,943,053	1,811,293	27,279,880	105,227,533
Totals (297 companies)	\$292,695,005	\$91,624,776	\$186,487,433	\$82,282,792	\$7,890,987	\$37,818,384	\$27,503,959	\$97,691,404	\$823,994,740

TABLE 6.—*Net Losses Paid during 1936*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Massachusetts Mutual Companies Other than Manufacturers</i>												
Abington	.	\$66,987	—	\$4,544	—	—	—	\$334	—	\$2	\$188	—
Allied American	.	6,130	—	40,172	—	—	—	1	—	18	—	—
Associated Merchants	.	27,457	—	4,068	—	—	—	375	—	—	—	—
Attleborough	.	7,005	—	—	—	—	—	—	—	—	—	—
Barnstable County	.	21,861	—	—	—	—	—	—	—	—	—	—
Berkshire	.	165,373	—	36,222	—	—	\$140	751	—	39	—	—
Cambridge	.	96,183	—	7,770	—	—	—	265	—	165	—	—
Citizens	.	22,708	—	8,528	—	—	—	72	—	8	—	—
Dedham	.	19,781	—	—	—	—	—	—	—	19	—	—
Dorchester	.	44,815	—	1,289	—	—	—	—	—	228	—	—
Federal	.	98,219	—	24,503	—	—	376	238	—	103	—	—
Fitchburg	.	120,547	—	18,442	—	—	—	911	—	—	—	—
Groveland	.	4,088	—	—	—	—	—	—	—	—	—	—
Hampshire	.	20,885	—	4,730	—	—	—	—	—	—	—	—
Hingham	.	87,680	—	—	—	—	919	401	—	40	—	—
Holyoke	.	159,784	—	32,380	—	—	—	—	—	—	—	—
Lowell	.	39,985	—	8,384	—	—	—	—	—	—	—	—
Lumber	.	371,461	—	11,435	—	—	9,364	15,770	—	1,958	448	—
Lynn Mutual	.	36,333	—	8,528	—	—	—	116	—	12	—	—
Merchants and Farmers	.	52,459	—	6,104	—	—	—	80	—	329	—	—
Merrimack	.	208,342	—	50,012	—	—	—	3,668	—	504	—	—
Middlesex	.	130,643	—	40,907	—	—	—	478	—	43	—	—
Mutual Fire	.	1,475	—	—	—	—	—	—	—	—	—	—
Mutual Protection	.	—	—	—	—	—	—	—	—	—	—	—
Newburyport	.	1,150	—	—	—	—	—	—	—	—	—	—
Norfolk	.	69,963	—	5	—	—	—	—	—	48	—	—
Pioneer	.	2,952	—	56	—	—	—	—	—	—	—	—
Quincy	.	230,405	—	25,979	—	—	—	—	—	—	—	—
Salem	.	23,356	—	1,606	—	—	—	—	—	—	—	—
Traders and Mechanics	.	61,527	—	454	—	—	—	—	—	—	—	—
United Mutual	.	673,310	—	128,453	—	—	29,623	22,576	—	7,317	—	—
West Newbury	.	1,555	—	—	\$72	—	—	—	—	—	—	—
Worcester Mutual	.	175,994	—	8,876	—	—	—	—	—	—	—	—
Totals	.	\$3,050,403	—	\$473,447	\$72	—	\$40,422	\$46,036	—	\$10,833	\$632	—
<i>Mutual Companies of Other States Other than Manufacturers</i>												
Atlantic Mutual	.	\$15,560	\$1,506,694	—	—	—	\$212,342	\$54	—	\$28	—	—
Automobile Mutual	.	—	—	\$56,158	—	—	—	—	—	—	—	—
Central Manufacturers	.	747,988	—	191,265	\$7	—	30,898	36,301	—	4,344	\$32	\$9,790
Glen Cove Mutual	.	78,098	—	7,903	—	—	380	798	—	281	—	—

Grain Dealers National	545,057	—	—	—	15,944	46,444	—	2,276	10
Hardware Dealers	1,011,643	—	—	—	7,665	71,895	—	2,885	20
Hardware Mutual	1,471,887	—	—	—	13,336	121,317	—	7,194	524
Implement Dealers	137,067	—	6	—	—	12,065	—	—	—
Indiana Lumbermen's	430,616	—	—	—	6,162	37,122	—	2,125	—
Iowa Hardware	71,727	—	—	—	—	6,376	—	—	—
Lumbermen's Mutual	513,751	—	—	—	—	18,042	—	1,105	53
Manufacturers' Mutual	25,151	—	—	—	—	676	—	—	—
Manufacturers and Merchants	43,428	—	—	—	—	2,740	—	—	—
Merchants' and Manufacturers	46,724	—	—	—	—	27,049	—	2,914	—
Michigan Millers	711,219	—	—	—	4,361	26,129	—	1,599	3,859
Millers Mutual (Ill.)	486,803	—	—	—	2,563	6,447	—	866	1,270
Millers Mutual (Pa.)	174,096	—	—	—	760	23,744	—	627	2,069
Millers Mutual (Texas)	282,153	—	—	—	9,837	68,619	—	2,026	1,751
Millers National	847,934	—	—	—	219,239	66,978	—	1,908	168
Mill Owners Mutual (Iowa)	535,157	—	—	—	715	43,346	—	1,226	89
Minnesota Implement	1,356,754	—	8	—	57,504	97,024	—	3,942	15,610
Mutual Fire (Me.)	82,301	—	—	—	9,872	21	—	86	—
National Mutual (Ohio)	71,418	—	—	—	2,005	12,562	—	1,619	—
National Retailers	321,512	—	—	—	7,455	101,426	—	1,955	10,738
Northwestern Mutual	1,426,813	—	—	—	40,003	9,673	—	28	16
Ohio Hardware	164,620	—	—	—	40	329	—	—	42
Ohio Mutual	19,046	—	—	—	—	3,268	—	154	—
Pawtucket Mutual	188,183	—	—	—	—	27,956	—	1,564	4,620
Pennsylvania Lumbermen's	510,188	—	—	—	58,311	5,830	—	846	858
Pennsylvania Millers	231,567	—	—	—	—	—	—	—	—
Penix Mutual	33,774	—	—	—	1,678	—	—	—	—
Providence Mutual	51,583	—	—	—	—	—	—	—	—
Union Mutual	110,285	—	—	—	1,246	2,047	—	665	—
Utica	74,169	—	—	—	—	—	—	—	—
Vermont Mutual	220,073	—	—	—	—	—	—	—	—
Western Millers Mutual	230,077	—	—	—	6,532	11,109	—	977	630
Totals	\$13,278,422	\$1,500,694	\$27	\$6	\$441,990	\$824,214	—	\$41,392	\$32,508 \$34,061
<i>Massachusetts Manufacturers' Mutals</i>									
Arkright	\$146,371	—	—	—	—	\$116,393	—	\$25,861	\$6,703
Boston Manufacturers	188,690	—	—	—	—	199,869	—	32,843	8,708
Cotton and Woolen	35,475	—	—	—	—	12,494	—	4,887	342
Fall River Manufacturers	66,361	—	—	—	—	40,508	—	9,470	—
Industrial	17,738	—	—	—	—	6,247	—	2,444	170
Paper Mill	16,280	—	—	—	—	17,915	—	3,460	1,256
Rubber Manufacturers	35,476	—	—	—	—	12,494	—	4,887	341
Worcester Manufacturers	58,859	—	—	—	—	47,857	—	9,545	2,821
Totals	\$565,250	—	—	—	—	\$453,777	—	\$93,397	\$20,341
<i>Manufacturers' Mutals of Other States</i>									
American Mutual	\$103,239	—	—	—	—	—	—	—	—
Blackstone Mutual	102,018	—	—	—	—	\$80,753	—	\$14,353	\$747
Enterprise Mutual	103,239	—	—	—	—	—	—	—	—
Firemen's Mutual	282,330	—	—	—	—	—	—	—	—
Hope Mutual	28,256	—	—	—	—	24,234	—	3,888	3,278

TABLE 6.—*Net Losses Paid during 1936—Continued*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Manufacturers' Mutuals of Other States</i>												
(Concluded)												
Manufacturers' Mutual	.	\$172,065	—	—	—	—	—	—	—	—	—	—
Mechanics Mutual	.	103,239	—	—	—	—	—	—	—	—	—	—
Mercantile Mutual	.	89,157	—	—	—	—	—	—	—	\$7,724	\$526	—
Merchants Mutual	.	56,161	—	—	—	—	—	\$51,316	—	2,957	379	—
Mill Owners Mutual (Ill.)	.	20,888	—	—	—	—	—	15,871	—	7,556	3,019	—
Philadelphia Manufacturers	.	39,093	—	—	—	—	—	15,293	—	3,585	567	—
Protection Mutual	.	31,333	—	—	—	—	—	23,807	—	—	—	—
Rhode Island Mutual	.	172,065	—	—	—	—	—	—	—	—	—	—
State Mutual	.	206,478	—	—	—	—	—	—	—	—	—	—
What Cheer Mutual	.	28,256	—	—	—	—	—	24,234	—	3,888	3,278	—
Totals	.	\$1,537,817	—	—	—	—	—	\$235,508	—	\$43,051	\$11,794	—
<i>Massachusetts Stock Companies</i>												
Boston	.	\$1,144,904	\$524,769	\$166,025	\$2,144	—	\$153,447	\$100,949	—	\$5,012	\$728	\$3,123
Employers'	.	473,995	—945	206,495	85	—	72,278	35,078	—	2,330	123	—
Massachusetts Fire and Marine	.	134,691	—3,910	8,743	377	\$24	5,108	10,111	\$1,911	1,466	165	—
New England	.	97,776	—	13,210	29	45	8,467	9,198	4,879	444	149	255
Old Colony	.	377,009	136,046	69,380	2	—	54,992	40,381	—	1,406	159	384
Sentinel	.	97,776	2,031	13,211	29	46	8,467	9,198	4,879	443	149	255
Springfield Fire and Marine	.	3,324,399	71,075	449,156	979	1,549	287,886	312,734	165,888	15,073	5,070	8,668
Totals	.	\$5,650,550	\$729,066	\$926,220	\$3,645	\$1,664	\$590,645	\$517,649	\$177,557	\$26,174	\$6,543	\$12,685
<i>Stock Companies of Other States</i>												
Aetna	.	\$4,700,293	\$466,862	\$633,082	\$3,588	\$74	\$390,890	\$489,499	\$143,649	\$43,361	\$10,460	\$96,815
Agricultural	.	1,512,520	231,605	205,942	—	—	72,313	117,328	—	12,333	2,520	—
Albany	.	156,566	—	46,646	19	5	—	12,195	—	1,224	54	—
Allemania	.	444,055	—	26,677	1	—	—	30,427	12,383	903	1,501	—
Alliance	.	544,854	78,564	66,908	155*	—	80,100	40,471	17,565	2,004	3,849	1,129
Allied Fire	.	28,364	—	5,605	—	—	—	523	—	—	—	—
American (N. J.)	.	3,586,061	354,592	386,643	6,533	—	608,251	442,097	47,985	11,859	2,448	167
American Alliance	.	587,792	—	43,708	1,886	122	25,540	47,644	9,553	5,206	794	—
American Automobile	.	—	—	84,936	—	—	18,598	68,252	—	1,827	1,437	—2,955
American Central	.	156,643	—	—	—	—	—	—	—	—	—	—
American Druggists'	.	889,142	127,139	68,859	1,803	—	125,898	37,124	8,161	4,556	128	—
American Eagle	.	1,317,446	11,969	142,544	29	330	21,349	80,986	1,632	1,772	2,100	6,322
American Equitable	.	221,971	206,352	29,371	1,050	39	16,312	19,438	69	1,936	1,066	—
American and Foreign	.	—	—	—	—	—	—	—	—	—	—	—
American National	.	—	—	—	—	—	—	—	—	—	—	—
American Union	.	88,738	—	—	1	—	—	6,600	—	—	933	—
Anchor	.	128,480	31,941	18,657	—	—	37,466	10,120	—	261	46	—
Automobile	.	1,409,052	816,812	586,466	3,395	—	611,103	166,534	—	5,977	11,912	126

Baltimore American	625,760	5,977	45,141	-	92	15,571	26,173	-	3,737	836
Bankers and Shippers	667,539	3,136	768,023	24	-	8,669	75,921	-	1,668	2,047
Birmingham (Pa.)	25,261	-	-	-	-	-33	12	-	-	-
Buffalo	715,111	11,405	2,673	-	-	9,466	15,886	-	-	50
Caledonian-American	81,927	-	53,474	1	-	6,199	42,956	-	46	-
California	431,054	-	567,865	123	-	104,158	80,998	12,805	1,150	905
Camden	1,210,593	103,104	567,865	4	49	696	250	-	1,502	428
Capital (Cal.)	36,203	-	5,231	-	-	4,732	11,261	-	11	39
Carolina	140,313	-	601	-	-	6,675	20,236	8,782	2,347	358
Central Fire	272,492	6,547	33,454	27*	-	-	4,827	-	1,002	1,924
Central Union	26,798	-	-	1	-	-	-	-	5	17
Charter Oak	-	-	-	-	-	-	-	-	-	-
Church Properties	34,500	34,287	-	-	-	-	793	-	-	-
Citizens (N. J.)	112,447	-	4,693	17	1	4,686	5,705	-	183	100
City of New York	408,807	-3	1,016,945	-	-	12,858	27,569	-	11,783	976
Columbia (N. J.)	197,034	-	25,485	2,159	-	3,734	8,433	-	815	259
Columbia (Ohio)	370,833	-	16,465	2	-	15,504	20,316	2,042	722	181
Commerce	317,933	-	71,036	-	-	6,199	26,947	-	2,235	730
Commercial Union (N. Y.)	267,529	-	33,538	-	-	27,337	45,326	-	2,374	567
Commonwealth	462,212	14,577	100,709	17	3	4,081	29,931	-	864	695
Concordia	352,109	17,801	43,861	310	1,000	181,692	111,957	8,289	6,064	15,704
Connecticut	1,228,132	136,845	114,741	1,530	85	375,257	495,762	107,764	16,450	7,089
Continental	5,856,200	482,531	574,404	6,182	24	5,108	10,111	1,910	1,466	166
County	135,323	-	8,743	377	24	10,216	19,639	3,821	2,507	324
Detroit Fire and Marine	252,250	-	17,485	755	49	-	9,048	1,021	194	43
Dixie	67,472	-	8,233	1	-	7,339	91,006	-	2,147	-
Dubuque Fire and Marine	678,486	-	162,535	353	257	782	11,949	-	367	366
Eagle (N. Y.)	129,663	-	18,059	25	-	9,757	12,986	-	247	102
East and West	130,225	-	24,832	25	-	151	12,986	-	1,371	280
Empire	168,477	-	22,882	-	-	36,338	22,392	1,658	1,213	3,141
Equitable Fire and Marine	245,626	27,369	22,948	306	200	34,197	29,671	-	2,650	4,375
Eureka-Security	366,261	4,127	327,658	522	401	-	2,367	-	40	-
Euroclor	75,184	-	26,662	-	-	-	160	-	-	-
Export	-2,886	-	-	-	-	-	5,132	-	667	164
Farmers'	275,054	-	561,844	1	-	307,385	2,807	-	56	65
Federal	498,446	408,446	19,226	1,780	-	6,935	13,679	-	1,362	750
Fidelity and Guaranty	159,292	14,730	19,226	739	27	57,418	123,520	49	1,267	2,134
Fidelity-Phoenix	621,482	17,333	404,151	-	-	294,564	438,271	64,214	23,021	6,602
Fire Association	4,807,905	476,031	493,748	6,182	-	133,630	121,930	-	12,044	2,404
Fireman's Fund	1,990,433	439,765	807,769	-	-	677,676	217,496	-	10,070	3,231
Fireman's Fund	2,942,586	1,222,958	1,918,298	2,040	77	-	-	-	-	-
Firemen's (D. C.)	37,544	-	-	-	-	-	-	-	-	-
Firemen's (N. J.)	3,431,670	175,040	431,303	3,048	32	40,126	294,318	-	8,499	6,839
First American	232,719	-	111,616	-	-	40,942	9,706	12,807	4,247	75
First National	-	-	-	-	-	-	-	-	-	-
Franklin Fire	1,128,602	97,499	1,505,164	-	10	122,133	71,134	-	24,443	17,093
Franklin National	119,648	2,015	47,032	6	40	5,918	13,587	-	274	173
Fulton	3,007	-	-	-	-	-	-1,344	-	-	-
General Exchange	-	-	12,169,230	-	-	-	-	-	-	-
General	1,371,093	-	505,033	-	134	42,110	236,385	-	2,343	1,845

*Includes motor vehicle property damage.

TABLE 6.—*Net Losses Paid during 1936—Continued*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States — Concluded</i>												
Girard Fire and Marine		\$352,109	\$17,801	\$43,861	\$310	\$3	\$4,081	\$29,931	—	\$864	—	—
Glens Falls		1,401,753	429,222	343,480	5,590	—	144,290	170,189	—	4,360	—	—
Globe and Republic		787,023	5,402	84,027	188	195	11,367	48,393	\$941	1,293	—	\$3,664
Globe and Rutgers		232,650	60,953	57,525	38	—	37,346	11,073	3,026	1,420	—	—
Granite State		441,088	—	19,739	—	—	—	12,140	—	339	102	—
Great American		4,059,558	221,494	340,877	14,712	948	199,212	351,836	74,515	26,174	5,972	—
Hanover		1,236,697	191,050	296,812	3,476	1,886	89,268	157,475	—	5,177	3,536	—
Hartford		9,799,390	468,796	1,056,008	4,006	101	1,303,801	1,303,801	450,728	41,245	22,448	45,775
Home		10,205,632	601,221	8,529,441	293	17	729,714	1,108,228	379,128	94,245	37,801	40,700
Home Fire and Marine		649,662	146,261	—	—	—	79,832	48,018	—	2,224	713	—
Homestead		134,681	—	77,221	—	—	12,473	8,525	—	683	90	2,076
Homestead		151,634	—	1,202	—	—	4,752	12,347	—	2,332	474	—
Imperial Assurance		265,955	—	32,436	—	—	4,752	10,733	—	1,037	330	—
Insurance Co. of North America		4,843,054	1,152,277	594,741	12,111*	—	1,174,799	359,746	156,129	17,817	34,210	—
Insurance Co. of State of Pa.		414,250	—	89,235	—	—	171,102	72,228	—	—	33	—
Inter-Ocean		382,890	—	62,094	—	—	10,368	65,544	54,831	1,080	1,143	—
Lumbermens (Pa.)		340,106	28,593	123,240	—	—	14,818	19,518	—	1,928	385	—
Manhattan Fire and Marine		188,153	—	69,717	16	857	—	16,426	2,364	198	26	—
Maryland		99,811	—	17,600	—	—	16,350	4,644	—	239	321	—
Mechanics		4,149	3,750	1,053	—	—	—	23	—	504	—	—
Mechanics and Traders		259,238	4,365	101,903	12	86	12,824	29,438	—	4,477	375	—
Mercantile		467,823	14,577	132,045	22	—	27,027	37,102	—	4,187	465	3,576
Merchants (N. Y.)		869,760	106,855	112,897	1,796	—	58,638	100,929	24,499	3,382	560	—
Merchants (R. I.)		323,138	—	95,707	—	—	10,868	63,603	—	3,382	560	—
Merchants and Manufacturers		452,353	—123	48,902	10	113	4,685	27,783	560	608	720	2,169
Mercury		472,102	8,123	75,790	115	182	67,512	35,880	12,928	4,379	282	—
Michigan Fire and Marine		391,106	52,842	52,842	877	9	33,869	36,792	19,516	1,773	597	1,020
Milwaukee Mechanics		995,138	56,435	124,274	—	—	11,562	84,804	—	2,449	1,971	—
Minneapolis Fire and Marine		—	—	—	—	—	—	—	—	—	—	—
Monarch		365,378	—	326,134	521	401	34,648	29,662	—	2,646	4,370	—
National Fire		3,489,740	58,764	1,371,770	159	1,160	172,627	396,288	—	7,997	5,036	—
National Ben Franklin		352,108	17,801	43,861	310	3	4,081	29,931	—	864	696	—
National Liberty		1,709,681	18,707	142,431	—	307	39,204	83,927	—	12,378	1,974	—
National Reserve		338,894	—	26,590	—	—	—	20,742	—	896	—	—
National Security		90,807	26,188	11,151	46*	—	24,700	6,745	2,927	335	642	188
National Union		1,615,433	73,637	604,256	1,542*	5,143	346,389	196,237	—300	27,629	18,062	—
Newark		836,622	25,903	105,501	3,772	138	39,467	69,835	247	6,955	3,829	—
New Brunswick		329,980	—	1,202	—	—	9,878	19,387	—	4,710	1,376	—
New Hampshire		1,286,935	69,707	92,136	55	—	46,175	58,516	—	2,113	1,541	—
New Jersey		431,091	—	281,038	17	—	8,615	32,659	—	669	1,893	—
New York Fire		654,466	4,294	70,752	14	104	9,489	40,197	810	880	1,042	3,138
New York Underwriters		306,499	96,777	22,274	—	—	3,259	22,622	1,574	1,620	1,432	913
Niagara		1,429,995	124	206,027	—	—	87,883	52,563	11,563	3,300	3,632	—
Northern (N. Y.)		1,169,819	—	252,421	—	—	—	101,547	—	975	719	—

North River	1,615,783	299,510	175,022	1,955	-	90,624	110,273	31,099	2,790	8,073
Northwestern Fire and Marine	175,843	48,388	13,221	41	1	10,795	18,675	5,067	419	260
Northwestern National	1,059,248	40,260	169,025	130	-	25,107	117,514	-	821	872
Occidental	229,292	68,619	-	-	6	39,916	16,948	-	785	251
Ohio Farmers	702,428	-	229,706	15	-	2,195	48,581	-	82	-
Orient	474,362	-	32,204	15	-	1,029	71,053	-	1,157	290
Pacific	741,789	-	666,345	149	-	8,706	26,144	169	1,662	4,397
Pacific National	140,562	2,193	213,172	110	533	22,493	22,920	-	2,999	1,102
Patriotic	396,763	-	30,147	67	-	22,943	87,659	-	1,775	10
Pennsylvania	1,198,498	29,150	205,195	90*	-	51,842	22,454	9,758	9,305	2,314
Philadelphia Fire and Marine	302,691	45,829	37,171	67	-	46,725	22,454	-	1,114	2,138
Philadelphia National	126,904	7,018	53,850	67	-	3,921	8,133	-	803	160
Phoenix	2,035,190	226,771	190,142	2,535	1,657	301,090	185,528	13,736	10,050	26,024
Piedmont	94,401	-	22,559	-	-	9,285	3,718	5,746	5,000	871
Pilot Reinsurance	329,824	8,371	-	-	-	-	43,751	-	281	145
Potomac	265,316	57,722	307,672	-	-	50,037	30,540	-	435	1,064
Providence Washington	1,305,812	317,369	321,164	16*	-	309,408	72,608	23,909	3,640	458
Provident	121,503	-	-	110	-	-	9,155	-	367	64
Prudential	1,024,999	-	34,663	1,972	-	8,051	44,586	-	6,422	3,646
Queen	1,890,244	145,483	221,317	8,163	299	95,809	151,190	594	15,058	8,290
Reliance	203,503	-	86,160	-	-	16,302	95,405	-	1,286	256
Rhode Island	484,641	-	143,627	-	-	10,216	21,059	7	5,073	840
Richmond	349,274	-	17,484	48	13	20	19,639	3,821	348	2,744
Rochester American	252,250	-	8,855	755	49	10,216	19,639	3,821	2,507	325
Safeguard	98,407	-	44,833	-	-	1,085	6,678	-	7	24
Seaboard Fire and Marine	200,641	79,139	21,038	-	-	27,046	12,363	3,915	1,702	74
Security	1,056,986	189,864	264,218	1	-	83,244	86,683	7,272	4,097	1,650
Southern (N. Y.)	229,479	-	1,343	-	-	8,234	23,531	-	2,266	363
Standard (Conn.)	567,012	-	11,529	440	-	73,232	33,777	-	3,732	6,584
Standard (N. Y.)	377,741	-	-	-	-	-	17,159	-	-	-
Standard (N. Y.)	360,352	-	197,198	-	-	-	31,843	-	1,094	3,663
Star	468,606	43,938	57,679	2,216	81	21,113	41,037	145	4,087	2,250
St. Paul Fire and Marine	2,093,766	1,043,109	1,298,658	4,214	-	691,084	333,731	55,801	17,284	2,886
Sun Underwriters	129,384	-	15,799	-	-	22,497	12,491	-	82	916
Superior Fire	348,743	-	43,861	310	3	4,081	29,931	-	864	695
Sussex	84,376	-	8,771	-37	21	818	4,825	107	70	123
Transcontinental	119,648	2,015	47,032	5	40	5,919	13,587	-	274	173
Travelers Fire	2,646,352	-	629,531	-	-	245,732	210,912	-	21,295	10,159
United Firemen's	34,753	-	3,763	2,945	1,029	5,092	11,499	-	1,111	353
United States Fire	274,740	-	241,205	2,035	-	134,014	323,222	46,319	10,884	3,178
Universal	2,774,095	459,577	188,708	-	-	31,539	-	-	-	532
Virginia	10,606	-	915	-	-	-	-	-	-	-
Virginia Fire and Marine	204,124	-	14,144	1	-	-	8,783	-	337	293
Washington Assurance	32,469	-	14,144	-	-	-	7,061	-	-	-
Westchester	1,536,241	657,962	208,203	1,973	1,156	188,980	122,955	43,826	6,193	4,051
World Fire and Marine	333,404	35,425	39,041	-	-	30,893	31,410	45,766	1,583	231
Totals	\$133,849,489	\$14,094,793	\$48,782,971	\$128,016	\$19,508	\$12,111,354	\$12,568,141	\$1,959,132	\$690,914	\$388,953
										\$302,458

* Includes motor vehicle property damage.

TABLE 6.—*Net Losses Paid during 1936—Concluded*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>United States Branches, Companies of Other Countries</i>												
Alliance Assurance	.	—	\$165,346	\$100,078	\$1,810	—	\$135,830	—	—	—	—	—
Atlas Assurance	.	\$822,138	10,734	245,889	98	\$28	92,450	\$94,023	—	\$6,425	\$281	—
British America	.	238,099	—	26,662	—	—	—	16,854	\$13	997	2,003	—
British and Foreign Marine	.	—	199,971	—	—	—	—	—	—	—	—	—
British General	.	114,803	—	14,877	—	—	7,498	11,792	—	316	248	\$—510
Caledonian	.	303,231	—	138,717	—	—	6,199	48,782	—	1,977	323	—
Cenury	.	305,692	93,045	120,678	5	—	—	25,952	—	1,071	1,437	—
Commercial Union Assurance	.	1,220,873	181,925	156,189	—	—	—	431,583	—	3,360	2,643	—5,422
Eagle, Star and British	.	630,258	205,899	112,656	—	3,429	33,928	30,073	—	2,865	154	8,793
Halifax	.	192,508	—	—	—	—	—	15,703	—	4,667	655	—
Indemnity Marine	.	—	152,214	—104	—	—	—	53,709	—	—	—	—
Law Union and Rock	.	228,191	—	25,377	—	—	506	29,371	—	183	50	—
Liverpool and London and Globe	.	2,427,613	54,618	298,515	11,467	421	103,965	212,385	750	21,153	11,645	—
London Assurance	.	720,336	240,342	241,783	2,024	1,714	155,058	61,066	—	3,299	1,009	—
London & Lancashire	.	952,811	—	244,711	36	1,556	20,986	92,201	—	7,445	313	2,450
London and Scottish Marine	.	89,202	—654	10,482	—	—	1,278	15,402	—	1,252	45	—
Netherlands	.	—	258,334	99,930	1,826	—	163,034	—	—	—	—	—
Northern British and Mercantile	.	92,428	14,003	1	—	—	—	11,826	—	204	48	—
North China	.	1,900,899	58,304	265,576	20,381	946	92,473	158,902	—	31,879	10,493	19,519
Northern Assurance	.	—	29,364	—	—	—	328	—	—	—	—	—
Norwich Union	.	948,667	24,477	108,013	10,078	1,382	177,576	82,669	—	5,376	579	—
Pacific Coast	.	779,043	93,579	36,605	1,446	1,029	58,464	52,594	—	2,826	743	—
Palatine	.	91,748	—	30,823	—	—	—	822	—	329	459	—
Pearl Assurance	.	295,267	—	37,774	—	—	6,199	30,335	—	812	638	—1,333
Phoenix Assurance	.	2,083,921	—	653,795	3,114	2,305	68,293	169,860	—	15,060	25,110	—
Royal	.	864,758	125,110	10,600	10,600	—	18,330	41,398	—	4,000	1,272	—
Royal Exchange	.	2,425,240	115,117	208,515	11,467	421	119,183	212,386	750	21,153	11,645	—
Scottish Union and National	.	625,758	154,246	58,212	735	—	53,875	62,256	—	2,498	436	—
Sea	.	820,388	123,344	40,010	1,802	1,714	38,580	66,411	—	4,695	6,110	—
Standard Marine	.	—	297,339	6,307	—	—	114,248	936	—	19	22	—
State Assurance	.	202,451	252,569	—	—	—	—	20,142	—	808	141	—
Sun	.	913,351	100,386	138,511	241	4,286	47,147	53,447	—	2,078	1,149	—
Thames and Mersey	.	178,377	—	—	—	—	—	—	—	—	—	—
Tokio	.	360,027	320,080	244,251	—	—	124,285	31,531	—	1,094	3,677	—1,349
Union Assurance	.	304,961	—	38,791	—	—	6,199	31,163	—	834	656	—
Union of Canton	.	78,693	237,976	—	—	—	37,359	383	—	32	62	—
Union of Paris	.	143,381	—	—	1,029	—	—	12,019	—	—	124	—
Union Marine	.	96,084	102,882	13,901	1,178	—	44,094	4,600	—	445	141	—
Western Assurance	.	382,700	109,963	36,369	—	—	44,269	41,636	—	1,636	1,636	—
Yorkshire	.	550,930	—	120,717	—	—	15,793	27,647	5,444	3,600	208	—
Totals	.	\$22,577,923	\$3,466,556	\$4,271,072	\$78,356	\$20,260	\$2,410,452	\$1,894,664	\$15,004	\$154,039	\$86,153	\$22,148

Recapitulation											
Massachusetts mutual companies other than manufacturers' (33 companies)	\$3,050,403	-	\$473,447	\$72	-	\$40,422	\$46,036	-	\$10,833	\$632	-
Mutual companies of other states other than manufacturers' (36 companies)	13,278,422	\$1,506,604	1,447,557	27	\$6	441,990	824,214	-	41,392	32,508	\$34,061
Massachusetts manufacturers' mutuals (8 com- panies)	565,250	-	-	-	-	-	453,777	-	93,397	20,341	-
Manufacturers' mutuals of other states (15 companies)	1,537,817	-	-	-	-	-	235,508	-	43,051	11,794	-
Massachusetts stock companies (7 companies)	5,650,550	729,066	926,220	3,645	1,664	590,645	517,649	\$177,557	26,174	6,543	12,685
Stock companies of other states (157 companies)	133,849,489	14,094,793	48,782,971	128,016	19,508	12,111,354	12,568,141	1,959,132	690,914	388,953	302,458
United States branches, companies of other countries (41 companies)	22,577,923	3,466,556	4,271,672	78,356	20,260	2,410,452	1,864,664	15,004	154,039	86,153	22,148
Totals (297 companies)	\$180,509,854	\$19,797,109	\$55,901,867	\$210,116	\$41,438	\$15,594,863	\$16,509,989	\$2,151,693	\$1,059,800	\$546,924	\$371,352

TABLE 7.—Assets Dec. 31, 1936

COMPANIES		Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Massachusetts Mutual Companies Other than Manufacturers</i>										
Abington	.	\$33,000	\$3,900	—	\$249,862	\$193,976	\$31,393	\$19,964	\$4,020	\$528,075
Allied American	.	—	—	—	640,805	109,636	45,363	33,190	23,038	805,956
Associated Merchants	.	9,250	4,500	—	44,553	57,893	7,714	6,321	3,050	127,181
Attleborough	.	1,500	7,454	—	61,910	32,123	5,530	1,209	—	106,965
Barnstable County	.	1,000	—	—	403,114	98,248	—	5,210	7,797	499,775
Berkshire	.	60,000	7,720	\$18,042	707,941	163,137	77,135	9,502	76,427	967,050
Cambridge	.	300	98,851	—	355,862	148,995	13,473	29,213	2,682	665,012
Citizens	.	—	19,251	—	309,245	53,501	15,156	33,267	1,421	428,999
Dedham	.	—	3,500	—	280,935	11,340	9,694	4,410	8,490	301,074
Dorchester	.	10,227	140,560	—	368,274	111,340	30,403	6,287	2,515	664,576
Federal	.	—	—	—	609,987	186,902	59,182	91,783	1,602	946,252
Fitchburg	.	130,000	—	—	434,035	108,192	61,944	9,723	51,584	692,310
Groveland	.	—	—	—	—	136	2,521	2,521	2,384	273
Hampshire	.	—	—	—	111,433	36,479	11,280	981	24,480	135,693
Hingham	.	8,250	—	—	600,007	205,964	34,192	27,394	27,887	856,920
Holyoke	.	142,000	—	—	1,885,875	194,148	97,045	52,013	34,043	2,337,042
Lowell	.	—	—	—	260,812	32,664	33,317	2,127	45,148	283,762
Lumber	.	200,000	—	—	3,454,359	198,007	102,422	95,814	173,989	3,876,613
Lynn Mutual	.	17,104	51,326	—	357,318	81,112	22,244	32,414	9,969	551,549
Merchants and Farmers	.	—	29,300	—	414,185	27,259	33,303	10,791	13,235	501,603
Merrimack	.	181,771	83,544	—	953,618	170,521	154,757	55,659	63,682	1,536,188
Middlesex	.	47,525	383,687	3,500	1,417,707	277,719	82,121	128,603	52,552	2,288,310
Mutual Fire	.	—	44,000	—	410,537	26,513	467	8,414	34,165	455,786
Mutual Protection	.	5,000	2,700	—	—	1,630	428	19,515	7,040	7,040
Newburyport	.	—	—	—	46,052	17,967	—	6,296	—	70,315
Norfolk	.	15,000	8,100	—	1,313,718	63,742	35,842	28,779	48,425	1,416,756
Pioneer	.	—	—	—	—	6,325	3,206	2,676	1,343	10,864
Quincy	.	183,345	—	—	2,257,559	188,685	134,517	51,100	10,504	2,804,702
Salem	.	—	—	—	112,371	49,629	11,055	1,658	826	173,887
Traders and Mechanics	.	—	3,900	—	1,002,899	41,368	30,143	11,900	38,502	1,051,708
United Mutual	.	—	—	—	4,903,206	435,570	320,146	76,806	160,301	5,575,427
West Newbury	.	—	—	—	—	60	—	—	—	60
Worcester Mutual	.	155,000	462,290	—	2,528,722	68,733	82,010	38,995	85,650	3,250,100
Totals	.	\$1,200,272	\$1,354,583	\$21,542	\$26,505,921	\$3,309,189	\$1,566,486	\$904,535	\$1,034,705	\$33,917,823

Mutual Companies of Other States Other than
Manufacturers'

Atlantic Mutual	\$3,755,602	—	—	—	\$10,552,749	\$2,021,937	\$287,466	\$1,317,044	\$80,825	\$17,853,973
Automobile Mutual	—	—	—	—	3,880,849	503,880	126,872	176,329	16,609	4,563,321
Central Manufacturers	326,500	—	—	—	4,197,963	426,574	40,085	169,818	—	5,707,184
Glen Cove Mutual	50,500	\$165,944	—	—	2,041,624	45,754	47,369	74,787	97	514,425
Grain Dealers National	451,909	81,350	—	—	2,041,624	249,411	283,192	151,990	7,809	3,425,559
Hardware Dealers'	3,800	355,242	—	—	5,035,500	585,271	536,861	145,561	16,777	6,638,483
Hardware Mutual	335,914	8,715	—	—	6,663,306	464,729	417,463	117,064	72,952	7,934,237
Implement Dealers	15,171	4,556	—	—	4,774,971	76,205	173,136	17,987	37,859	4,921,167
Indiana Lumbermen's	401,029	487,339	—	—	1,544,723	418,120	251,790	78,736	30,729	3,151,067
Iowa Hardware	26,698	106,368	—	—	174,100	44,967	85,906	29,623	11,124	4,505,538
Lumbermen Mutual	276,466	293,211	—	—	1,601,123	248,320	259,646	67,348	11,696	2,734,418
Manufacturers' and Merchants'	15,781	—	—	—	198,424	57,988	18,999	31,860	9,958	313,094
Merchants' and Manufacturers'	50,000	—	—	—	981,040	96,904	27,821	1,235	109,303	1,059,678
Michigan Millers	996,432	927,619	—	—	2,599,920	42,883	38,006	1,391	39,590	353,210
Millers Mutual (Ill.)	182,631	—	14,703	—	1,526,816	607,878	151,515	197,148	146,152	4,275,959
Millers Mutual (Pa.)	58,117	72,000	—	—	2,123,997	331,262	160,797	50,639	12,672	2,836,654
Millers Mutual (Texas)	208,000	200,513	—	—	1,281,561	285,905	49,471	32,037	31,332	1,747,779
Mill Owners Mutual (Iowa)	77,816	132,485	550	—	1,046,078	219,890	104,937	58,074	69,024	1,828,468
Minnesota Implement	843,942	3,000	—	—	5,303,251	935,399	429,926	93,622	613,905	6,226,109
Mutual Fire (Me.)	493,145	7,800	—	—	1,368,402	147,596	209,105	46,002	145,306	2,602,776
National Mutual (Ohio)	102,387	89,390	—	—	4,635,241	431,398	465,568	99,385	55,315	6,072,422
National Retailers	30,175	7,800	—	—	289,823	40,867	41,177	6,249	87,802	393,401
Northwestern Mutual	249,315	768,079	10,411	—	283,144	72,733	36,574	5,679	22,050	414,055
Ohio Hardware	20,437	—	—	—	1,493,217	253,866	195,235	61,663	1,544	2,093,828
Ohio Mutual	12,500	15,000	—	—	3,553,679	1,016,609	823,553	659,723	194,555	6,889,814
Pennsylvania Lumbermens	122,614	135,575	—	—	263,300	98,078	96,325	11,204	6,864	484,919
Pennsylvania Millers	464,180	227,876	—	—	431,859	16,462	12,024	82,353	2,813	498,236
Phenix Mutual	95,000	—	—	—	1,290,571	143,224	132,352	82,353	12,093	1,894,496
Providence Mutual	164,500	113,618	13,987	—	2,434,392	526,854	386,007	72,450	336,025	3,754,594
Union Mutual	35,933	46,032	—	—	2,710,466	95,829	59,702	47,096	13,370	2,994,723
Utica	50,000	—	—	—	506,991	87,703	6,203	87,703	148,709	466,763
Vermont Mutual	—	—	—	—	1,197,674	96,404	20,489	21,519	5,225	1,608,979
Western Millers Mutual	—	—	—	—	1,113,337	159,286	53,999	84,525	8,812	1,402,335
Totals	\$9,918,495	\$4,660,738	\$101,632	—	167,206	45,605	38,379	9,084	33,881	308,358
Massachusetts Manufacturers' Mutuals	—	—	—	—	785,000	107,810	107,680	8,908	13,545	980,853
Arkwright	—	—	—	—	775,039	68,323	106,798	19,456	869	968,747
Boston Manufacturers	—	—	—	—	\$72,403,158	\$11,021,324	\$6,553,028	\$3,955,061	\$2,422,012	\$106,191,924
Cotton and Woolen	—	—	—	—	\$6,980,317	\$460,048	\$165,417	\$83,369	\$339,551	\$7,349,600
Fall River Manufacturers'	—	—	—	—	7,099,122	273,995	319,402	200,055	49,647	7,842,927
Industrial	—	—	—	—	1,684,253	126,365	35,659	23,604	11,782	1,858,099
Paper Mill	—	—	—	—	2,067,311	108,755	91,160	130,949	5,975	2,392,200
Rubber Manufacturers'	—	—	—	—	954,499	72,809	17,829	22,356	5,866	1,061,607
Worcester Manufacturers'	—	—	—	—	674,696	43,592	18,592	9,806	1,862	744,824
Totals	—	—	—	—	1,703,563	130,194	35,659	28,141	11,782	1,882,775
	—	—	—	—	1,947,201	145,315	91,111	51,911	6,150	2,229,379
	—	—	—	—	\$23,110,962	\$1,361,073	\$774,829	\$550,191	\$432,644	\$25,364,411

TABLE 7.—Assets Dec. 31, 1936—Continued

COMPANIES		Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Manufacturers' Mutuals of Other States</i>										
American Mutual	.	—	—	—	\$2,238,113	\$58,215	\$49,887	\$89,349	\$6,622	\$2,428,942
Blackstone Mutual	.	—	—	—	3,664,675	135,552	110,152	23,447	214,433	3,719,393
Enterprise Mutual	.	—	—	—	2,204,499	56,732	49,887	97,155	—	2,301,677
Firemen's Mutual	.	\$160,875	\$158,295	—	4,467,760	238,047	177,167	34,997	57,477	5,179,664
Hope Mutual	.	—	—	—	1,403,322	73,723	31,761	10,045	—	1,404,571
Manufacturers' Mutual	.	—	—	—	3,681,546	258,776	83,145	154,016	15,927	4,161,556
Mechanics Mutual	.	—	—	—	2,490,787	61,361	49,886	91,246	7,845	2,685,435
Merchants Mutual	.	—	—	—	1,195,244	77,546	55,947	62,243	98,072	1,249,208
Mill Owners Mutual (Ill.)	.	—	12,300	—	2,041,901	59,917	67,202	13,126	139,119	2,043,117
Philadelphia Manufacturers	.	—	—	—	794,219	49,536	47,443	66,084	9,883	945,405
Protection Mutual	.	—	—	—	1,865,831	69,127	47,404	18,071	197,566	1,802,906
Rhode Island Mutual	.	—	—	—	1,130,780	99,615	74,304	96,898	10,871	1,306,728
State Mutual	.	—	—	—	3,999,821	107,159	83,144	168,316	19,621	4,338,519
What Cheer Mutual	.	—	—	—	5,037,020	128,306	99,773	234,214	22,720	5,476,593
Totals	.	\$160,875	\$170,595	—	\$37,706,623	\$1,556,678	\$1,060,995	\$1,113,661	\$1,037,436	\$40,731,991
<i>Massachusetts Stock Companies</i>										
Boston	.	—	—	—	—	—	—	—	—	—
Employers'	.	\$1,293,549	\$70,300	—	\$14,526,317	\$1,382,344	\$805,063	\$7,395,946	\$141,759	\$25,331,760
Massachusetts Fire and Marine	.	—	—	—	4,698,965	539,369	400,089	51,192	454,989	5,234,056
New England	.	—	—	—	2,861,527	113,434	45,224	13,006	231,664	2,801,527
Old Colony	.	—	36,630	—	1,434,162	100,108	4,930	6,483	233,317	1,542,769
Sentinel	.	—	10,400	—	8,404,372	464,452	277,536	939,655	50,141	10,046,274
Springfield Fire and Marine	.	—	—	—	2,571,267	105,258	—3,346	18,637	54,750	2,637,966
Totals	.	\$2,068,630	\$1,140,805	—	\$61,423,771	\$5,393,154	\$3,920,760	\$8,840,344	\$1,793,409	\$80,994,055
<i>Stock Companies of Other States</i>										
Aetna	.	\$1,302,319	—	—	\$45,760,486	\$4,563,130	\$2,589,612	\$460,523	\$4,045,775	\$50,630,295
Agricultural	.	344,902	—	—	10,974,255	915,298	1,004,800	1,739,864	201,228	15,273,140
Albany	.	95,978	\$436,057	\$58,192	2,141,877	145,963	134,121	118,402	88,664	2,732,764
Allennania	.	777,243	212,077	—	2,942,484	491,306	166,769	259,548	36,331	3,747,914
Alliance	.	—	1,146,895	—	7,970,155	1,164,217	354,413	1,201,085	118,315	10,571,555
Allied Fire	.	—	34,586	—	3,970,155	62,297	12,562	7,991	4,454	538,521
American (N. J.)	.	4,067,702	1,953,931	—	24,416,835	2,052,837	1,616,103	318,399	3,282,096	\$1,145,711
American Alliance	.	—	—	—	9,097,575	316,472	163,329	46,905	102,986	9,521,295
American Automobile	.	—	—	—	1,015,840	523,062	734,104	98,244	8,607	2,362,643
American Central	.	—	—	—	6,851,601	412,871	381,502	72,824	211,485	7,507,313
American Druggists'	.	806,606	—	—	1,282,785	38,268	81,035	15,421	7,876	2,216,239
American Eagle	.	—	—	—	14,616,420	954,691	687,350	96,952	25,740	16,329,673
American Equitable	.	3,075	16,350	—	11,113,413	1,034,995	583,656	850,820	372	13,601,937

American and Foreign.	5,794,848	669,524	234,932	64,156	327,286	6,436,174
American National	1,017,749	50,476	2,440	77,823	1,392	1,147,096
American Union	2,800,623	81,161	151,534	24,890	69,632	3,250,108
Anchor	2,087,042	262,518	116,303	315,284	6,972	2,774,175
Automobile	20,760,881	2,369,340	2,437,035	722,040	2,012,800	24,386,064
Baltimore American	4,865,888	443,152	518,582	1,053,156	70,910	7,006,243
Bankers and Shippers	5,365,597	677,391	337,305	991,972	214,237	7,359,598
Birmingham (Pa.)	817,349	134,246	9,784	91,727	1,340,621	1,340,621
Buffalo	3,937,252	464,676	374,108	333,487	59,363	6,970,679
Caledonian-American	1,525,242	192,992	61,270	10,336	73,697	1,751,881
California	3,692,505	175,978	249,367	307,102	18,316	5,500,026
Canada	9,222,078	919,527	932,155	240,547	201,090	13,050,839
Capital (Cal.)	1,296,492	64,824	37,234	19,337	82,115	1,375,421
Carolina	1,817,274	131,831	132,276	124,085	20,809	2,511,850
Central Fire	2,728,416	263,182	210,191	515,812	96,114	4,287,023
Central Union	1,367,950	63,748	81,049	17,103	12,914	1,517,536
Charter Oak	1,069,250	213,365	—	5,357	4,462	1,223,510
Church Properties	401,815	31,857	22,748	27,755	—	516,205
Citizens (N. J.)	1,905,245	864,422	320,252	14,952	85,716	3,019,155
City of New York	5,062,272	708,120	419,063	1,157,702	49,095	7,298,062
Columbia (N. J.)	3,180,171	146,371	150,410	140,032	70,579	3,546,405
Columbia (Ohio)	2,923,351	182,335	154,528	34,858	141,970	3,218,690
Commerce	4,057,182	598,097	154,134	24,203	2,625	4,956,366
Commercial Union	2,898,051	240,029	177,035	32,024	90,071	3,257,068
Commonwealth	6,438,684	266,684	279,435	355,520	23,293	7,318,030
Concordia	2,773,830	302,111	421,780	724,226	61,105	4,552,507
Connecticut	17,431,924	2,344,456	772,662	896,671	206,921	21,888,748
Continental	3,949,282	3,949,282	2,467,443	583,819	214,603	104,536,699
County	96,066,070	118,597	44,600	52,873	84,677	2,615,265
Detroit Fire and Marine	2,449,663	149,539	77,239	115,949	146,039	4,110,823
Dixie	738,922	107,663	193,432	115,526	62,759	1,443,270
Dubuque Fire and Marine	4,077,658	423,581	553,102	281,618	205,538	5,444,344
Eagle (N. Y.)	2,297,024	74,745	106,192	104,684	19,290	2,563,355
East and West	2,897,819	218,553	65,974	73,850	23,296	3,431,100
Empire State	2,781,964	122,354	172,795	331,589	47,862	3,463,840
Equitable Fire and Marine	5,102,531	1,039,489	338,855	434,886	52,901	6,926,360
Eureka Security	3,677,772	346,040	267,381	174,251	136,083	4,428,280
Excelsior	479,040	43,080	71,479	49,020	21,044	818,167
Export	641,040	18,715	59,131	46,992	18,153	747,725
Farmers'	1,911,467	357,772	93,611	401,879	54,689	3,055,634
Federal	15,920,815	2,884,551	299,863	1,814,276	190,961	20,728,544
Federal Union	2,567,217	222,896	152,726	31,601	85,826	2,888,614
Fidelity and Guaranty	4,847,341	729,273	608,333	204,135	208,661	6,535,421
Fidelity-Phoenix	75,968,720	3,710,764	1,778,779	375,951	188,499	83,300,403
Fire Association	20,756,180	1,047,574	1,345,783	260,670	1,138,492	23,433,817
Fireman's Fund	30,050,787	1,861,048	2,953,793	2,482,712	576,701	40,617,570
Firemen's (D. C.)	178,162	45,402	2,154	111,530	2,952	938,594
Firemen's (N. J.)	26,587,735	675,051	1,593,190	1,144,194	246,026	35,212,993
First American	4,362,067	439,920	332,792	27,443	17,615	5,152,107
First National	397,293	37,790	—	3,877	—	438,960
Franklin Fire	18,110,330	950,794	1,006,231	4,292,084	188,851	24,337,708
Franklin National	3,595,033	440,316	183,354	51,472	62,934	4,207,241

TABLE 7.—Assets Dec. 31, 1936—Continued

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Agents' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>Stock Companies of Other States — Concluded</i>									
Fulton	\$6,329	\$14,259	—	\$1,343,579	\$113,220	\$59,306	\$57,085	\$25,409	\$1,568,329
General	—	—	—	34,645,302	2,530,095	2,959,334	6,120,360	280,867	45,974,224
General	209,918	369,006	—	9,398,080	1,109,650	1,070,976	772,568	157,431	12,772,747
Girard Fire and Marine	—	396,675	—	321,749	3,217,499	489,351	552,517	81,692	4,633,160
Glens Falls	929,242	662,918	—	16,402,400	1,592,359	1,046,156	179,762	27,632	20,993,239
Globe and Republic	374,896	1,000	—	7,143,764	508,759	306,893	107,115	141,575	8,300,552
Globe and Rutgers	9,753	4,200	—	22,589,579	2,191,051	197,897	2,427,419	6,777,317	20,642,582
Granite State	127,899	29,370	—	3,895,987	2,277,635	216,278	53,008	246,252	4,353,925
Great American	—	—	—	43,585,863	2,335,574	2,757,136	4,257,137	621,720	52,313,990
Hanover	81,395	125,862	—	16,109,680	1,817,521	820,445	624,525	135,976	18,443,450
Hartford	3,710,341	1,035,932	22,000	64,929,026	11,392,516	4,888,006	13,353,891	408,330	98,923,382
Home	—	—	—	86,691,296	14,591,106	7,014,378	32,739,309	1,019,398	140,016,691
Home Fire and Marine	—	218,971	—	5,571,130	296,286	370,923	223,180	65,236	6,615,254
Homestead	—	—	—	2,912,561	246,187	198,243	252,176	7,623	3,601,544
Homestead	—	13,950	40,175	2,673,623	303,442	190,000	216,364	17,522	3,420,032
Imperial Assurance	—	—	—	3,780,497	189,632	78,708	180,692	20,165	4,209,364
Insurance Co. of North America	5,714,943	23,825	—	72,314,892	6,796,774	3,394,849	22,246,807	1,206,522	109,285,568
Insurance Co. of State of Pa.	182,244	—	—	4,384,788	487,297	296,877	205,277	121,599	5,434,884
Inter-Ocean	219,749	131,310	18,836	3,897,208	358,721	487,538	600,907	64,831	5,649,438
Lumbermens (Pa.)	200,683	149,728	—	3,894,102	308,396	175,315	703,836	138,254	5,293,806
Manhattan Fire and Marine	—	—	—	2,934,641	115,431	111,236	82,979	62,441	3,201,846
Maryland	—	—	—	3,000,435	346,063	129,890	10,264	31,632	3,455,020
Mechanics	—	378,928	—	706,290	37,453	73,343	83,736	57,540	1,222,210
Mechanics and Traders	—	—	—	4,697,736	538,140	200,259	21,366	51,674	5,427,827
Mechanics	—	—	—	6,315,655	232,716	341,891	198,269	24,068	7,064,391
Merchants (N. Y.)	—	930,792	—	10,398,214	2,113,416	551,706	2,984,683	232,130	18,038,195
Merchants (R. I.)	—	—	—	3,822,829	332,659	309,317	198,688	20,100	4,343,387
Merchants and Manufacturers	—	—	—	3,809,635	370,382	193,160	152,339	39,104	4,523,295
Mercury	—	—	—	4,303,045	352,002	283,990	185,802	39,184	5,385,153
Michigan Fire and Marine	6,398	292,400	—	3,675,674	313,915	8,187	36,057	301,034	4,134,372
Michigan Mechanics	232,775	256,898	—	6,856,909	305,507	727,459	935,274	185,757	10,671,815
Minneapolis Fire and Marine	655,069	1,377,354	—	2,107,511	408,371	174,295	16,155	105,414	2,614,918
Monarch	—	14,000	—	2,501,282	469,074	311,085	72,179	374,821	3,728,669
National	473,302	216,568	—	40,208,740	3,093,829	1,802,540	4,941,566	745,055	51,028,413
National Fire	1,239,007	485,786	—	2,527,826	200,609	1,032,622	182,253	131,343	3,994,089
National-Ben Franklin	—	741,967	—	17,975,506	1,013,829	1,067,568	3,241,332	188,414	23,171,214
National Liberty	—	36,400	—	2,008,127	245,213	199,800	27,990	44,478	2,434,049
National Reserve	365,159	32,838	—	2,406,308	294,677	150,531	37,714	145,841	2,803,389
National Security	—	—	—	14,305,000	1,158,515	1,219,884	179,884	2,908,957	16,207,962
National Union	60,000	849,112	140,000	8,809,333	438,977	466,394	395,664	195,820	10,217,861
Newark	201,536	101,778	—	4,051,138	267,528	983,115	790,984	44,640	5,553,125
New Brunswick	—	6,180	—	12,916,263	643,391	913,212	3,008,800	210,631	17,525,612
New Hampshire	246,397	—	—	3,288,323	516,050	312,885	568,434	257,060	4,458,428
New Jersey	8,794	21,002	—	6,908,935	617,611	293,176	56,554	506,296	7,603,330
New York Fire	—	235,350	—	6,677,908	972,044	739,624	63,440	203,177	8,302,799
New York Underwriters	—	52,960	—	—	—	—	—	—	—

Niagara	-	-	-	-	-	25,106,151	1,165,444	973,000	177,817	38,105	27,384,307			
Northern (N. Y.)	-	-	-	-	-	9,714,493	930,211	752,431	714,624	154,356	12,039,653			
North River	-	-	-	-	-	20,419,932	1,832,269	931,187	1,914,893	125,129	25,361,117			
Northwestern Fire and Marine	-	-	-	-	-	2,125,924	133,042	174,035	86,795	223,923	2,777,540			
Northwestern National	-	-	-	-	-	11,962,301	601,276	798,328	597,980	493,210	15,952,915			
Occidental	-	-	-	-	-	4,143,511	198,978	137,572	200,653	33,187	4,647,527			
Ohio Farmers	-	-	-	-	60,457	2,994,608	432,353	295,074	184,221	115,063	4,840,929			
Orient	-	-	-	-	-	5,803,387	499,582	357,035	56,231	409,085	6,732,402			
Pacific	-	-	-	-	-	5,778,842	798,325	631,271	1,423,502	329,513	8,327,923			
Pacific National	-	-	-	-	-	4,858,966	334,037	327,264	198,807	95,246	5,623,828			
Parrot	-	-	-	-	-	2,327,555	263,482	108,239	123,727	106,357	2,716,646			
Philadelphia Fire and Marine	-	-	-	-	2,302	13,694,380	479,338	778,330	702,510	71,953	15,584,907			
Philadelphia National	-	-	-	-	-	4,343,765	630,643	433,627	1,177,186	74,478	6,510,743			
Phoenix	-	-	-	-	-	2,514,945	153,472	47,075	243,633	30,854	3,073,123			
Piedmont	-	-	-	-	-	32,665,064	3,959,245	1,753,934	22,332,945	498,900	61,317,075			
Pilot Reinsurance	-	-	-	-	-	1,693,166	192,762	125,777	56,684	54,424	2,163,248			
Potomac	-	-	-	-	-	4,989,730	331,671	58,561	30,149	704,519	4,705,592			
Providence Washington	-	-	-	-	-	3,603,664	360,575	304,616	63,415	42,556	4,543,464			
Provident	-	-	-	-	-	12,093,906	1,127,917	911,367	2,080,889	46,769	16,267,310			
Prudential	-	-	-	-	-	2,092,079	105,493	109,782	132,796	40,395	2,399,755			
Queen	-	-	-	-	-	5,375,945	80,097	79,934	139,086	6,092	5,888,970			
Reliance	-	-	-	-	-	21,677,019	758,348	858,859	354,301	356,806	23,461,430			
Rhode Island	-	-	-	-	-	3,063,894	408,898	203,890	263,638	94,146	4,185,651			
Richmond	-	-	-	-	-	3,094,275	514,869	405,914	45,051	40,742	4,019,367			
Rochester American	-	-	-	-	-	4,283,564	414,484	173,383	61,045	149,603	5,312,455			
Safeguard	-	-	-	-	-	3,709,929	257,412	78,656	95,529	48,952	4,092,574			
Seaboard Fire and Marine	-	-	-	-	6,000	2,505,458	190,029	83,365	249,680	12,351	3,016,181			
Security (N. Y.)	-	-	-	-	-	2,719,179	401,919	139,319	26,710	445,752	2,847,375			
Southern	-	-	-	-	-	8,797,592	547,668	707,966	347,356	145,651	11,663,567			
Standard (Conn.)	-	-	-	-	-	3,388,292	190,996	190,886	579,813	27,889	4,322,098			
Standard (N. J.)	-	-	-	-	-	4,439,922	779,680	328,537	56,651	172,456	5,432,334			
Standard (N. Y.)	-	-	-	-	-	1,780,773	241,450	201,037	56,706	213,307	3,153,477			
Star	-	-	-	-	-	4,643,967	2,410,960	261,110	131,002	725,617	6,721,422			
St. Paul Fire and Marine	-	-	-	-	-	4,870,567	258,673	314,471	54,900	152,535	5,346,076			
Sun Underwriters	-	-	-	-	-	29,523,642	1,952,954	1,974,019	2,134,463	860,609	37,697,262			
Superior Fire	-	-	-	-	-	1,507,260	154,365	91,614	8,796	49,611	1,712,424			
Sussex	-	-	-	-	-	2,364,759	132,966	203,521	89,962	167,430	3,566,450			
Transcontinental	-	-	-	-	-	1,048,866	267,918	24,413	172,825	58,250	2,012,285			
Travelers Fire	-	-	-	-	-	3,518,716	350,959	230,246	133,913	31,910	4,201,924			
United Firemen's	-	-	-	-	-	18,962,717	2,141,890	1,486,975	532,057	45,372	23,078,267			
United Firemen's	-	-	-	-	-	3,494,513	209,026	136,131	39,490	164,181	4,131,138			
Universal	-	-	-	-	3,000	26,387,815	2,631,064	1,434,222	3,891,362	269,442	35,068,394			
Virginia Fire and Marine	-	-	-	-	-	2,703,618	214,009	84,671	10,736	169,042	2,843,992			
Washington Assurance	-	-	-	-	-	2,706,415	111,032	100,849	43,293	93,478	2,949,099			
Westchester	-	-	-	-	-	1,588,634	119,462	37,044	73,655	45,135	1,984,136			
World Fire and Marine	-	-	-	-	-	17,051,064	1,776,739	1,078,306	353,321	673,048	20,006,536			
Totals	-	-	-	-	-	\$49,904,295	\$32,031,382	\$697,950	\$1,531,985,553	\$140,387,927	\$91,895,213	\$174,078,323	\$44,329,187	\$1,976,651,456

TABLE 7.—Assets Dec. 31, 1936—Concluded

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Arenas' Balances and Bills Receivable	All Other Assets	Assets Not Admitted	Admitted Assets
<i>United States Branches, Companies of Other Countries</i>									
Alliance Assurance	—	—	—	\$1,369,858	\$395,883	\$134,136	\$76,758	\$158,338	\$1,818,297
Atlas Assurance	—	—	—	5,804,927	565,284	625,540	412,359	553,021	6,915,089
British America	—	—	—	2,922,470	244,772	91,488	15,331	65,785	3,208,276
British and Foreign Marine	—	—	—	2,347,619	295,941	47,483	72,994	62,628	2,701,409
British General	—	\$39,866	—	1,091,562	111,093	111,093	19,322	41,282	1,336,010
Caledonian	—	—	—	2,980,084	240,472	287,825	36,618	206,825	3,637,373
Century	\$299,199	—	—	3,330,875	169,528	321,274	278,617	82,798	4,017,496
Commercial Union Assurance	1,459,270	6,809	—	7,684,872	2,800,697	1,053,015	606,090	329,481	13,341,272
Eagle, Star and British	—	—	\$2,500	5,346,888	372,333	287,301	545,636	62,924	6,491,734
Elitax	—	—	—	2,747,559	114,288	63,444	14,272	83,202	2,856,361
Indemnity Marine	—	—	—	964,424	42,233	53,281	16,992	648	1,076,282
Law Union and Rock	—	—	—	2,200,048	203,317	188,379	29,854	132,075	2,498,523
Liverpool and London and Globe	569,867	315,801	—	10,442,367	956,249	1,461,364	777,877	442,330	20,081,195
London Assurance	—	16,000	—	6,700,541	673,908	679,004	1,151,163	101,365	9,121,251
London & Lancashire	—	—	—	6,132,930	792,238	671,038	371,243	142,628	7,824,821
London and Scottish Marine	—	—	—	1,453,234	96,879	73,244	13,989	56,966	1,580,380
Netherlands	—	—	—	3,540,734	895,491	265,326	134,282	124,488	4,711,345
North British and Mercantile	—	—	—	1,485,625	142,896	161,892	31,281	72,398	1,649,296
North China	—	—	—	13,029,063	792,306	1,147,414	590,152	105,780	15,453,155
Northern Assurance	706,250	—	—	1,051,284	52,607	3,790	32,651	324	1,140,008
Norwich Union	175,000	—	—	6,186,986	610,988	737,415	521,823	135,448	8,628,014
Pacific Coast	—	—	—	4,585,231	271,489	487,368	258,298	83,714	5,693,672
Palatine	—	35,000	—	1,327,986	97,201	17,042	20,108	414	1,461,923
Pearl Assurance	—	—	—	8,857,112	260,416	224,843	42,427	63,404	3,356,394
Phoenix Assurance	228,579	6,000	—	12,941,523	1,466,775	1,152,816	746,638	186,510	16,121,242
Royal Exchange	2,343,500	—	—	6,350,729	407,229	783,653	132,604	286,590	7,622,204
Royal Exchange	—	—	—	16,620,705	1,805,126	1,646,925	830,578	457,406	22,789,428
Scottish Union and National	570,518	491,960	—	3,818,677	320,589	449,814	311,065	111,442	4,788,703
Sea	—	—	—	7,111,388	381,071	594,235	64,951	327,230	8,886,893
Standard Marine	—	—	—	2,786,601	437,783	79,671	244,386	39,535	3,250,107
State Assurance	—	44,121	—	2,576,802	264,312	258,800	291,081	54,199	3,590,696
Sun	—	—	—	1,263,541	88,924	25,946	96,408	72,706	1,401,423
Thames and Mersey	—	—	—	5,861,414	334,303	605,198	875,322	98,146	7,698,051
Tokio	—	—	—	1,155,708	61,190	34,903	34,903	61,474	1,298,240
Union Assurance	—	—	—	11,696,662	3,575,497	428,745	182,939	11,600	2,860,933
Union of Canton	—	—	—	2,451,354	172,954	112,903	135,382	6,689	3,118,463
Union of Paris	—	—	—	2,742,135	258,263	91,117	33,637	5,904	1,603,365
Union Marine	—	—	—	1,451,077	61,615	79,028	17,549	53,477	2,654,720
Western Assurance	—	—	—	2,333,316	203,480	118,030	53,371	185,527	4,082,864
Yorkshire	—	55,706	2,250	4,146,424	496,532	385,222	152,943	227,628	4,316,177
Totals	\$6,352,183	\$1,011,263	\$4,750	\$192,353,487	\$22,216,436	\$16,136,421	\$10,306,867	\$7,291,280	\$241,090,127

Recapitulation

Massachusetts mutual companies other than manufacturers' (33 companies)	\$1,200,272	\$1,354,583	\$21,542	\$20,505,921	\$3,399,189	\$1,566,486	\$904,535	\$1,034,705	\$33,917,823
Mutual companies of other states other than manufacturers' (36 companies)	9,918,495	4,660,738	101,632	72,403,158	11,021,824	6,553,028	3,955,061	2,422,012	106,191,924
Massachusetts manufacturers' mutuals (8 companies)	-	-	-	23,110,962	1,361,073	774,829	550,191	432,644	25,364,411
Manufacturers' mutuals of other states (15 companies)	160,875	170,595	-	37,706,623	1,556,678	1,060,995	1,113,661	1,037,436	40,731,991
Massachusetts stock companies (7 companies)	2,068,630	1,140,805	-	61,423,771	5,393,154	3,920,760	8,840,344	1,793,409	80,994,055
Stock companies of other states (157 companies)	49,904,295	32,031,382	697,950	1,531,985,553	140,387,927	91,895,213	174,078,323	44,329,187	1,976,651,456
United States branches, companies of other countries (41 companies)	6,352,183	1,011,263	4,750	192,353,487	22,216,436	16,136,421	10,306,867	7,291,280	241,090,127
Totals (297 companies)	\$69,604,750	\$40,369,366	\$825,874	\$1,945,489,475	\$185,336,281	\$121,907,732	\$199,748,982	\$58,340,673	\$2,504,941,787

TABLE 8.—*Liabilities Dec. 31, 1936*

COMPANIES		Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
<i>Massachusetts Mutual Companies Other than Manufacturers</i>									
Abington	.	\$12,148	\$251,323	\$2,800	\$2,852	\$269,123	—	\$258,952	\$258,952
Allied American	.	19,475	134,925	6,046	25,649	186,095	\$100,000*	519,861	619,861
Associated Merchants	.	7,420	56,010	779	1,278	65,496	—	61,685	61,685
Attleborough	.	1,024	27,132	131	1,309	29,577	—	77,388	77,388
Barnstable County	.	1,854	125,965	509	1,300	128,537	—	371,238	371,238
Berkshire	.	23,955	622,447	8,000	9,489	665,891	—	301,159	301,159
Cambridge	.	11,520	343,370	4,000	3,904	362,794	—	302,218	302,218
Citizens	.	5,776	114,912	1,612	2,356	124,056	—	304,943	304,943
Dedham	.	1,739	105,404	1,200	957	109,320	—	191,754	191,754
Dorchester	.	4,876	228,723	2,228	4,791	240,618	—	423,958	423,958
Federal	.	19,025	395,372	6,787	15,192	436,376	100,000*	409,876	509,876
Fitchburg	.	18,836	442,681	10,261	6,225	478,003	—	214,307	214,307
Groveland	.	1,112	—	18	3,373	4,503	—	—	—
Hampshire	.	1,894	85,317	1,000	731	88,942	—	46,751	46,751
Hingham	.	7,263	328,917	2,275	3,404	341,859	—	515,061	515,061
Holyoke	.	32,590	758,961	9,946	9,092	810,589	100,000*	1,426,453	1,526,453
Lowell	.	4,448	176,061	1,850	1,689	184,048	—	99,714	99,714
Lumber	.	72,376	792,473	31,285	4,107	900,241	—	2,976,372	2,976,372
Lynn Mutual	.	7,180	176,620	2,316	3,509	189,625	—	361,924	361,924
Merchants and Farmers	.	5,906	228,468	2,817	7,835	245,026	—	256,577	256,577
Merrimack	.	45,179	897,406	20,000	20,459	983,044	100,000*	453,144	553,144
Middlesex	.	27,624	628,166	8,870	13,537	678,197	—	1,610,113	1,610,113
Mutual Fire	.	—	63,374	30	426	63,830	—	391,956	391,956
Mutual Protection	.	—	17	—	3,000	3,017	—	4,023	4,023
Newburyport	.	—	6,106	1	—	6,107	—	64,208	64,208
Norfolk	.	7,425	317,056	4,000	2,596	331,077	—	1,085,679	1,085,679
Pioneer	.	301	10,022	179	194	10,696	—	108	108
Quincy	.	29,867	974,270	9,060	6,635	1,016,832	—	1,787,870	1,787,870
Salem	.	1,372	84,830	700	957	87,859	—	86,028	86,028
Traders and Mechanics	.	8,306	290,684	2,600	1,938	303,528	—	748,180	748,180
United Mutual	.	112,530	2,345,306	49,000	206,944	2,713,780	100,000*	2,761,647	2,861,647
West Newbury	.	1,157	—	25	4,300	5,482	—	—	—
Worcester Mutual	.	12,086	759,424	7,627	4,658	783,795	—	2,466,305	2,466,305
Totals	.	\$504,693	\$11,771,732	\$197,952	\$373,586	\$12,847,963	\$500,000	\$20,579,512	\$21,079,512
<i>Mutual Companies of Other States Other than Manufacturers</i>									
Atlantic Mutual	.	\$2,988,768	\$1,507,279	\$34,900	\$1,303,394	\$5,834,341	\$3,000,000†	\$9,019,632	\$12,019,632
Automobile Mutual	.	3,896	302,612	16,530	105,796	428,834	250,000†	3,884,487	4,134,487
Central Manufacturers	.	157,108	2,476,509	90,000	234,565	2,958,182	—	2,749,002	2,749,002
Glen Cove Mutual	.	17,748	234,483	3,100	36,150	291,481	—	222,944	222,944
Grain Dealers National	.	130,905	1,336,274	39,842	66,304	1,573,325	200,000†	1,652,234	1,852,234

Hardware Dealers'	198,443	3,140,993	92,000	54,188	3,485,624	2,972,850	3,172,550
Hardware Mutual	305,585	4,272,628	118,500	83,410	4,780,073	2,654,160	3,154,666
Implement Dealers	39,392	1,366,281	6,000	20,860	1,432,333	291,634	291,634
Iowa Lumbermen's	19,765	1,239,500	50,000	61,910	1,448,411	1,702,656	1,702,656
Lumbermen Mutual	144,126	1,243,634	45,000	76,004	1,688,311	159,852	139,852
Mansfield Mutual	4,500	75,916	1,000	3,832	85,248	846,107	1,046,107
Manufacturers and Merchants	11,068	250,204	4,500	30,013	295,785	227,846	227,846
Merchants' and Manufacturers	5,231	113,097	2,225	7,872	128,425	224,785	224,785
Michigan Millers	195,293	1,371,717	27,400	40,000	1,634,410	2,441,549	2,641,549
Millers Mutual (Ill.)	69,491	1,029,786	30,000	15,026	1,144,303	1,492,351	1,692,351
Millers Mutual (Pa.)	38,908	360,929	11,250	7,750	418,837	1,328,942	1,328,942
Millers Mutual (Texas)	71,264	752,132	12,000	3,379	844,775	783,693	983,693
Millers National	238,503	2,492,594	60,000	40,000	2,831,187	2,394,922	3,394,922
Mill Owners Mutual (Iowa)	76,919	1,277,855	52,689	8,627	1,416,100	986,676	1,186,676
Minnesota Implement	339,176	3,818,801	107,754	114,971	4,380,702	1,691,720	1,691,720
Mutual Fire (Me.)	14,639	228,329	3,500	1,703	248,171	145,230	145,230
National Mutual (Ohio)	13,997	175,006	6,932	13,650	209,585	204,470	204,470
National Retailers	98,742	1,044,999	31,704	108,081	1,283,526	810,302	810,302
Northwestern Mutual	315,361	4,266,936	113,857	286,372	4,982,526	1,907,288	1,907,288
Ohio Hardware	26,415	293,063	3,500	35,556	358,534	126,385	126,385
Ohio Mutual	8,706	62,168	2,161	4,684	77,719	318,517	418,517
Pawtucket Mutual	25,628	867,576	18,139	11,802	923,145	971,351	971,351
Pennsylvania Lumbermen	177,797	1,349,078	40,000	102,085	1,668,890	2,086,004	2,086,004
Pennsylvania Millers	58,947	400,904	16,000	92,000	503,851	2,290,872	2,490,872
Phenix Mutual	12,799	181,337	4,000	27,454	225,590	214,173	241,173
Providence Mutual	3,642	299,473	2,211	4,129	309,455	1,299,524	1,299,524
Union Mutual	35,385	690,568	17,063	16,372	759,388	442,947	642,947
Utica	12,978	204,894	338	10,805	229,015	79,343	79,343
Vermont Mutual	34,847	436,404	20,000	79,548	570,799	410,054	410,054
Western Millers Mutual	49,758	510,153	12,363	34,532	606,806	261,941	361,941
Totals	\$6,042,701	\$39,112,293	\$1,103,468	\$3,096,111	\$49,354,373	\$7,220,000	\$56,537,351
<i>Massachusetts Manufacturers' Mutuals</i>							
Arkwright	\$75,014	\$2,438,052	\$9,081	\$4,500	\$2,527,547	\$4,822,053	\$4,822,053
Boston Manufacturers	82,455	3,086,696	11,678	3,374	3,184,203	4,658,724	4,658,724
Cotton and Woolen	9,964	31,646	5,339	2,218	633,167	1,224,932	1,224,932
Fall River Manufacturers'	31,962	870,024	4,500	50,955	957,441	1,434,759	1,434,759
Industrial	4,962	307,694	3,086	1,109	316,851	744,756	744,756
Paper Mill	7,274	286,027	1,500	500	295,301	449,523	449,523
Rubber Manufacturers'	9,964	615,646	5,253	2,218	633,111	1,252,664	1,252,664
Worcester Manufacturers'	20,851	861,231	3,500	45,299	930,881	1,298,498	1,298,498
Totals	\$242,446	\$9,081,016	\$44,867	\$110,173	\$9,478,502	\$15,885,909	\$15,885,909
<i>Manufacturers' Mutuals of Other States</i>							
American Mutual	\$20,578	\$912,944	\$4,000	\$4,192	\$941,714	\$1,487,228	\$1,487,228
Blackstone Mutual	45,443	1,566,646	13,000	1,094	1,626,183	2,093,210	2,093,210
Enterprise Mutual	20,578	912,944	4,000	4,192	941,714	1,489,963	1,489,963
Firemen's Mutual	64,426	2,361,575	16,000	9,645	2,451,646	2,728,018	2,728,018
Hope Mutual	10,956	591,748	5,330	680	608,715	735,857	735,857

* Guaranty capital.

† Guaranty or permanent fund.

TABLE 8.—*Liabilities Dec. 31, 1936—Continued*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
<i>Manufacturers' Mutuals of Other States — Concluded</i>								
Manufacturers' Mutual	\$34,296	\$1,521,572	\$6,600	\$6,988	\$1,569,456	—	\$2,592,100	\$2,592,100
Mechanics Mutual	20,377	912,944	1,000	4,193	941,714	—	1,743,721	1,743,721
Merchandise Mutual	20,344	745,701	5,000	3,500	774,605	—	1,474,603	1,474,603
Merchants Mutual	25,990	916,447	8,000	616	931,053	—	1,092,064	1,092,064
Mill Owners Mutual (Ill.)	2,752	425,205	3,265	4,864	436,086	—	509,319	509,319
Philadelphia Mutual	13,885	857,529	2,000	1,000	864,414	—	898,492	898,492
Protection Mutual	4,128	637,807	4,128	1,900	647,382	—	743,344	743,344
Rhode Island Mutual	34,296	1,521,573	6,600	6,987	1,569,456	—	2,769,363	2,769,363
State Mutual	41,155	1,825,887	8,000	8,385	1,883,427	—	3,593,166	3,593,166
What Cheer Mutual	10,956	591,748	5,330	680	608,714	—	895,265	895,265
Totals	\$370,360	\$16,332,330	\$95,672	\$57,916	\$16,856,278	—	\$23,875,713	\$23,875,713
<i>Massachusetts Stock Companies</i>								
Boston	\$1,223,179	\$4,613,232	\$233,300	\$998,907	\$7,068,618	\$3,000,000	\$15,263,142	\$18,263,142
Employers'	201,907	1,793,437	98,000	110,453	2,203,797	1,000,000	2,030,859	3,030,859
Massachusetts Fire and Marine	49,420	422,672	33,000	15,205	520,297	1,000,000	1,281,230	2,281,230
New England	33,996	331,226	14,500	44,960	424,682	400,000	718,087	1,118,087
Old Colony	329,986	1,544,762	88,300	164,230	2,127,278	1,000,000	6,918,996	7,918,996
Sentinel	38,271	332,978	20,800	24,960	417,009	1,000,000	1,220,057	2,220,057
Springfield Fire and Marine	1,336,923	11,356,845	500,000	451,900	13,645,668	5,000,000	14,754,335	19,754,335
Totals	\$3,213,682	\$20,395,152	\$987,900	\$1,810,615	\$26,407,349	\$12,400,000	\$42,186,706	\$54,586,706
<i>Stock Companies of Other States</i>								
Aetna	\$2,084,691	\$16,759,031	\$840,000	\$501,472	\$20,245,194	\$7,500,000	\$22,885,101	\$30,385,101
Agricultural	674,227	5,041,514	223,000	214,417	6,133,158	3,000,000	6,118,982	9,118,982
Albany	44,147	545,438	33,825	10,638	634,048	1,000,000	1,125,716	2,125,716
Allennia	148,423	1,455,549	76,630	96,682	1,777,284	1,200,000	2,770,630	3,970,630
Alliance	555,286	2,324,923	172,700	62,544	3,115,453	1,000,000	6,456,102	7,456,102
Allied Fire	2,630	110,456	4,142	8,701	125,929	200,000	212,592	412,592
American (N. J.)	2,099,646	11,588,282	453,500	722,239	14,863,667	3,343,740	12,938,304	16,282,044
American Alliance	175,817	1,863,463	110,000	22,500	2,171,780	3,000,000	4,349,515	7,349,515
American Automobile	97,301	918,527	78,269	201,429	1,295,526	300,000	707,117	1,067,117
American Central	196,324	2,400,067	132,000	46,325	2,774,716	1,000,000	3,732,597	4,732,597
American Druggists'	20,082	217,082	33,788	31,016	301,968	750,000	1,164,271	1,914,271
American Eagle	711,477	3,037,632	162,587	86,088	3,997,784	1,000,000	11,331,889	12,331,889
American Equitable	420,165	4,233,257	47,623	226,339	4,977,384	1,000,000	7,674,553	8,674,553
American and Foreign	390,642	937,296	80,673	39,466	1,448,077	1,500,000	3,488,097	4,988,097
American National	—	5,000	—	1,500	6,500	5,000,000	640,596	1,140,596
American Union	24,076	432,146	33,605	11,582	491,409	1,000,000	1,758,699	2,758,699
Anchor	86,846	521,654	74,919	5,279	688,698	1,000,000	1,085,477	2,085,477

Automobile	1,730,629	8,225,227	417,588	496,705	10,870,149	5,000,000	8,515,915	13,515,915
Baltimore American	261,823	2,373,440	150,000	34,047	2,819,310	1,500,000	2,868,933	3,186,933
Bankers and Shippers	271,051	2,931,658	106,563	72,682	3,401,354	1,000,000	2,957,044	3,957,044
Birmingham (Pa.)	135,272	69,351	7,500	16,076	101,669	1,000,000	738,922	1,238,922
Buffalo	20,844	311,926	100,000	585,374	3,022,968	1,000,000	2,947,711	3,947,711
Caledonian-American	121,349	1,359,288	17,450	3,153	353,373	2,000,000	1,198,508	1,398,508
California	694,672	4,975,628	244,850	112,762	1,808,270	1,000,000	2,691,756	3,691,756
Camden	13,352	127,641	9,451	1,507	6,027,912	2,000,000	5,022,947	7,022,947
Capital (Cal.)	644,349	32,500	33,500	133,436	151,951	600,000	623,470	1,223,470
Carolina	129,535	644,349	64,000	133,436	939,820	500,000	1,072,030	1,572,030
Central Fire	157,667	1,052,158	64,000	16,623	1,290,478	1,000,000	1,996,545	2,996,545
Central Union	7,368	141,067	5,355	10,251	164,041	500,000	853,495	1,323,495
Charter Oak	—	—	1,165	—	1,165	500,000	722,345	1,222,345
Church Properties	5,145	70,478	9,000	—	90,736	200,000	225,469	425,469
Citizens (N. J.)	53,437	344,979	22,500	68,994	489,910	1,000,000	1,529,245	2,529,245
City of New York	424,785	2,108,299	40,000	661,219	3,294,303	1,500,000	3,003,759	4,003,759
Columbia (N. Y.)	74,903	796,949	55,960	17,950	945,762	1,000,000	1,600,643	2,600,643
Columbia (Ohio)	51,884	540,579	28,750	6,788	628,001	1,000,000	1,590,689	2,590,689
Commerce	179,890	1,180,530	53,881	43,237	1,457,538	1,000,000	2,501,828	3,501,828
Commercial Union (N. Y.)	74,171	918,212	52,500	21,200	1,066,083	1,000,000	1,900,985	2,900,985
Commonwealth	180,731	1,989,564	144,935	67,703	2,382,933	1,000,000	3,935,097	4,935,097
Concordia	141,368	1,240,739	60,000	37,156	1,479,263	1,000,000	2,073,244	3,073,244
Connecticut	644,090	5,038,327	314,463	264,617	6,261,497	2,000,000	13,627,251	15,627,251
Continental	3,066,468	19,189,048	1,135,280	3,226,117	26,616,913	5,000,000	72,919,786	77,919,786
County	44,477	496,892	38,000	17,500	596,869	1,000,000	1,018,396	2,018,396
Detroit Fire and Marine	89,583	705,102	59,500	159,715	1,103,900	1,000,000	2,006,923	3,006,923
Dixie	20,158	227,223	18,750	3,000	279,121	1,500,000	604,149	1,104,149
Dubuque Fire and Marine	161,189	2,441,619	125,000	371,439	3,099,267	1,000,000	1,345,077	2,345,077
Eagle (N. Y.)	34,679	449,012	32,291	24,224	540,206	1,000,000	1,023,149	2,023,149
East and West	43,346	483,851	32,900	20,274	600,371	1,000,000	1,830,729	2,830,729
Empire	67,281	622,132	59,963	3,670	730,083	1,000,000	1,733,757	2,733,757
Equitable Fire and Marine	130,467	997,764	37,000	47,675	1,235,869	1,000,000	4,690,491	5,690,491
Eureka-Security	271,069	1,726,571	61,033	58,583	2,117,256	1,000,000	1,311,024	2,311,024
Excelsior	18,993	263,967	14,950	20,815	318,725	250,000	246,442	496,442
Export	26,761	16,914	31,343	3,797	78,815	400,000	208,910	698,910
Farmers	67,178	715,950	40,000	838,620	838,620	—	2,217,014	2,217,014
Federal	1,026,436	2,227,653	211,000	1,339,423	4,804,512	4,000,000	11,924,032	15,924,032
Federal Union	118,984	582,431	36,779	13,789	751,983	1,000,000	1,136,631	2,136,631
Fidelity and Guaranty	365,718	2,995,337	108,037	154,590	3,623,682	1,000,000	1,911,739	2,911,739
Fidelity-Phenix	2,556,520	14,703,428	782,175	2,598,221	20,640,344	3,750,000	58,910,059	62,660,059
Fire Association	1,445,682	9,050,342	407,825	333,798	11,237,647	2,000,000	10,198,170	12,198,170
Fireman's Fund	3,437,447	12,777,282	629,435	755,025	17,599,189	7,500,000	15,518,381	23,018,381
Firemen's (D. C.)	6,161	254,233	12,625	12,495	285,514	200,000	454,080	654,080
Firemen's (N. J.)	1,586,824	12,277,295	612,000	268,804	14,744,923	9,397,690	11,070,380	20,468,070
First American	114,355	911,682	48,300	26,634	1,100,951	1,000,000	3,031,156	4,031,156
First National	1,037,963	6,636,525	240,000	1,071,679	8,986,167	250,000	188,101	438,101
Franklin Fire	64,245	512,151	26,500	13,150	616,046	3,000,000	12,331,541	15,331,541
Franklin National	—	—	—	—	—	1,000,000	2,591,195	3,591,195
Fulton	1,584,999	20,010,057	2,008,922	328,781	23,932,759	1,000,000	508,300	1,508,300
General Exchange	483,790	5,988,831	197,489	948,390	7,588,500	4,000,000	18,091,465	22,091,465
General	141,373	1,543,021	68,000	31,617	1,784,611	1,000,000	4,184,247	5,184,247
Girard Fire and Marine	—	—	—	—	—	1,000,000	1,849,149	2,849,149

TABLE 8.—*Liabilities Dec. 31, 1936—Continued*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Capital	Surplus over All Liabilities	Surplus to Policyholders
Stock Companies of Other States — Concluded								
Glens Falls	\$1,454,874	\$9,131,841	\$258,167	\$390,660	\$8,235,542	\$2,500,000	\$10,257,697	\$12,757,697
Globe and Republic	233,795	2,415,516	42,929	124,652	2,816,892	1,000,000	4,483,960	5,483,960
Globe and Rutgers	336,685	1,148,085	90,287	4,073,936	5,649,003	2,363,413	12,630,166	14,993,579
Granite State	100,617	1,247,996	53,000	16,500	1,418,113	1,000,000	1,935,812	2,935,812
Great American	1,605,433	13,182,221	575,000	229,702	15,592,356	8,150,000	28,571,634	36,721,634
Hanover	620,305	4,605,180	150,000	308,663	5,684,148	4,000,000	8,759,302	12,759,302
Hartford	3,565,923	31,674,142	2,000,000	1,161,350	38,401,415	12,000,000	48,521,967	60,521,967
Home	5,932,423	44,875,027	2,350,000	2,507,665	55,665,115	14,500,000	69,851,576	84,351,576
Home Fire and Marine	407,230	2,157,713	108,609	233,534	2,907,086	1,000,000	2,708,168	3,708,168
Homestead	81,252	787,117	36,923	16,502	921,794	1,000,000	1,679,750	2,679,750
Homestead	155,094	917,457	25,000	139,146	1,236,697	1,000,000	1,183,335	2,183,335
Imperial Assurance	99,029	1,025,673	80,440	237,790	1,228,932	1,000,000	1,980,432	2,980,432
Insurance Co. of North America	6,145,032	21,318,023	80,440	2,526,953	31,572,608	12,000,000	65,712,960	77,712,960
Insurance Co. of State of Pa.	233,186	2,004,651	86,995	57,344	2,382,176	1,000,000	2,052,708	3,052,708
Inter-Ocean	347,563	2,614,057	78,988	202,746	3,243,354	500,000	1,906,084	2,406,084
Lumbermen (Pa.)	193,687	1,426,616	76,152	36,511	1,732,946	1,000,000	2,560,860	3,560,860
Manhattan Fire and Marine	58,277	773,551	39,440	16,760	888,028	1,000,000	1,313,818	2,313,818
Maryland	37,737	350,809	16,500	10,660	415,706	1,000,000	2,039,314	3,039,314
Mechanics	9,547	256,332	3,000	74,701	343,580	600,000	278,630	878,630
Mechanics and Traders	124,445	1,098,945	56,500	32,000	1,311,890	1,000,000	3,115,937	4,115,937
Mercantile	200,171	2,090,946	140,284	72,775	2,504,176	1,000,000	3,560,215	4,560,215
Mercantile (N. Y.)	411,565	3,830,177	200,000	110,229	4,551,971	2,500,000	10,986,224	13,486,224
Mercantile (R. I.)	77,521	1,117,004	34,000	46,000	1,274,534	1,000,000	1,068,853	2,068,853
Mercantile and Manufacturers	143,513	1,439,349	11,479	410,482	2,004,823	1,000,000	1,520,472	2,520,472
Mercury	154,110	1,714,942	78,383	37,171	1,984,606	1,000,000	2,400,547	3,400,547
Michigan Fire and Marine	153,082	1,331,904	65,000	127,940	1,677,926	1,000,000	1,456,446	2,456,446
Milwaukee Mechanics	400,686	3,515,032	185,000	81,645	4,182,363	2,000,000	4,489,452	6,489,452
Minneapolis Fire and Marine	—	—	3,500	448,752	452,252	1,000,000	1,162,666	2,162,666
Monarch	289,218	1,760,942	62,730	100,794	2,213,684	819,336	695,649	1,514,985
National Fire	1,746,818	14,811,996	803,000	738,141	18,099,955	5,000,000	27,928,458	32,928,458
National Ben Franklin	141,710	1,241,904	67,000	29,507	1,480,121	1,000,000	1,514,568	2,514,568
National Liberty	643,726	3,668,880	350,000	128,406	7,491,012	4,000,000	11,680,202	15,680,202
National Reserve	61,661	1,020,905	50,000	238,171	1,370,737	500,000	1,663,912	2,663,912
National Security	137,411	388,470	22,000	13,568	561,449	1,000,000	1,241,940	2,241,940
National Union	1,461,739	6,755,571	242,500	223,590	8,683,400	1,000,000	6,425,501	7,425,501
Newark	410,042	3,052,986	178,251	127,255	3,768,534	2,000,000	4,449,328	6,449,328
New Brunswick	241,208	1,453,466	100,000	271,308	2,065,982	1,000,000	3,487,143	4,487,143
New Hampshire	500,490	4,314,470	193,000	247,701	5,257,661	3,000,000	9,267,951	12,267,951
New Jersey	144,820	1,637,857	60,142	41,186	1,884,005	1,000,000	1,574,423	2,574,423
New York Fire	203,882	2,083,968	72,805	87,760	2,405,415	1,000,000	4,199,915	5,199,915
New York Underwriters	150,231	1,004,118	75,000	29,350	1,258,699	2,000,000	5,044,100	7,044,100
Niagara	550,508	5,294,859	312,780	114,357	6,272,504	2,000,000	19,111,803	21,111,803
Northern (N. Y.)	279,238	4,319,122	225,000	4,898,380	7,402,219	1,000,000	6,141,273	7,141,273
North River	926,954	5,877,686	263,500	334,079	7,402,219	2,000,000	15,958,898	17,958,898
Northwestern Fire and Marine	—	557,770	17,440	253,248	909,003	1,000,000	868,537	1,868,537
Northwestern National	288,424	5,147,628	290,000	460,097	6,186,149	2,000,000	7,766,766	9,766,766

Occidental	193,191	805,532	45,295	214,918	1,258,936	1,000,000	2,388,591	3,388,591
Ohio Farmers	178,977	2,385,873	81,502	44,716	2,691,068	1,000,000	2,149,861	2,149,861
Orient	94,544	1,915,187	135,000	22,250	2,166,981	1,000,000	3,505,421	4,565,421
Pacific	264,060	3,156,004	123,305	86,163	3,630,032	1,000,000	3,697,891	4,697,891
Pacific National	201,065	2,510,867	69,862	20,741	2,802,535	1,250,000	1,571,293	2,821,293
Patriotic	97,168	532,126	23,613	14,157	667,064	1,000,000	1,049,582	2,049,582
Pennsylvania	388,310	5,534,107	353,184	122,208	6,397,809	1,000,000	8,187,098	9,187,098
Philadelphia Fire and Marine	325,123	1,272,004	89,900	36,585	1,723,612	1,000,000	3,787,131	4,787,131
Philadelphia National	78,244	1,154,028	51,461	24,475	1,230,723	1,000,000	1,414,538	2,414,538
Phoenix	1,154,028	8,371,181	536,533	867,905	10,929,647	6,000,000	44,387,428	50,387,428
Piedmont	57,721	396,167	16,500	3,935	474,323	1,000,000	688,925	1,688,925
Pilot Reinsurance	274,511	890,784	24,500	105,500	1,295,295	1,200,000	2,210,297	3,410,297
Potomac	301,964	1,603,551	58,306	54,929	2,018,750	1,000,000	1,524,714	2,524,714
Providence Washington	873,725	4,368,963	413,483	193,310	5,849,481	3,000,000	7,417,829	10,117,829
Providence	57,586	319,075	10,854	10,854	309,273	1,000,000	1,000,482	2,000,482
Prudential	434,203	2,394,061	82,552	126,245	3,037,061	5,500,000	2,351,900	2,851,900
Queen	1,037,583	7,156,743	427,007	157,507	8,798,840	1,000,000	10,692,590	14,662,590
Reliance	166,278	879,151	47,218	101,304	1,128,562	1,000,000	2,037,089	3,037,089
Rhode Island	179,703	1,197,375	59,000	69,403	1,911,188	1,000,000	1,108,177	2,108,177
Richmond	80,583	795,102	32,000	140,000	950,185	1,000,000	2,142,389	3,142,389
Rochester American	47,732	455,843	33,000	12,500	546,705	1,000,000	1,469,476	2,469,476
Safeguard	148,884	607,655	30,000	13,053	799,592	500,000	1,547,783	2,547,783
Seaboard Fire and Marine	802,763	3,929,565	233,250	94,859	5,060,437	2,000,000	4,603,130	6,603,130
Security	177,093	1,164,001	25,000	128,399	1,484,493	1,000,000	1,837,605	2,837,605
Southern (N. Y.)	109,573	1,895,424	84,435	53,946	2,213,378	1,000,000	2,218,956	3,218,956
Standard (Conn.)	72,667	1,188,902	35,000	233,101	1,529,670	300,000	1,323,807	1,623,807
Standard (N. J.)	151,517	1,707,713	71,087	85,972	2,016,289	1,500,000	3,205,133	4,705,133
Star	259,130	1,693,495	98,118	40,337	2,091,080	1,000,000	2,254,996	3,254,996
St. Paul Fire and Marine	1,723,417	8,908,887	587,533	444,002	11,663,839	4,000,000	22,033,423	26,033,423
Sun Underwriters	43,578	439,025	16,553	9,995	509,151	600,000	603,273	1,203,273
Superior Fire	141,323	1,240,600	67,000	69,007	1,517,930	1,000,000	1,048,520	2,048,520
Sussex	31,135	276,018	1,600	28,466	337,219	1,000,000	1,675,066	1,675,066
Transcontinental	61,792	508,987	27,500	611,229	1,177,705	1,000,000	2,590,695	3,590,695
Travelers Fire	1,192,214	11,700,619	481,069	177,705	13,551,007	2,000,000	7,526,660	9,526,660
United Firemen's	99,188	1,362,092	76,200	24,555	1,562,035	1,000,000	1,569,103	2,569,103
United States Fire	1,389,814	9,413,900	454,500	647,257	11,905,471	2,000,000	21,162,923	23,162,923
Universal	382,433	465,094	20,000	207,978	1,075,505	400,000	1,368,487	1,768,487
Virginia Fire and Marine	54,627	592,935	31,000	7,000	688,562	1,000,000	1,260,537	2,260,537
Washington Assurance	22,048	155,241	9,000	193,289	1,206,537	500,000	1,200,847	1,700,847
Westchester	1,189,975	5,323,916	238,000	605,240	7,419,131	1,000,000	11,587,405	12,587,405
World Fire and Marine	131,529	1,038,014	66,000	31,138	1,266,681	1,000,000	3,091,003	4,091,003
Totals	\$77,449,248	\$535,072,403	\$28,850,730	\$39,418,951	\$680,791,332	\$274,824,179	\$1,021,035,945	\$1,295,860,124

United States Branches, Companies of Other Countries

Alliance Assurance	\$374,150	\$462,612	\$36,000	\$100,127	\$972,889	Deposit Capital*	\$545,408	\$845,408
Atlas Assurance	379,724	3,029,255	123,769	62,917	3,595,665	300,000	2,919,424	3,319,424
British America	103,519	718,982	39,000	18,000	879,501	400,000	2,128,775	2,328,775
British and Foreign Marine	560,051	229,379	34,703	27,364	851,497	400,000	1,449,912	1,849,912

*Minimum amount which must be deposited with some State department by insurance companies of other countries for the protection of all their policyholders in the United States before they can be admitted to transact business in Massachusetts.

TABLE 8.—*Liabilities Dec. 31, 1936—Concluded*

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Lia- bilities, except Capital	Deposit Capital*	Surplus over All Liabilities	Surplus to Policyholders
<i>United States Branches, Companies of Other Countries— Concluded</i>								
British General	\$33,301	\$403,564	\$21,350	\$9,286	\$467,501	\$400,000	\$468,509	\$868,509
Caledonian	173,846	1,613,738	70,500	25,000	1,883,084	300,000	1,454,289	1,754,289
Century	282,821	1,297,097	50,500	35,608	1,636,026	400,000	1,981,470	2,381,470
Commercial Union Assurance	698,995	4,903,442	381,500	207,225	6,191,162	400,000	6,750,110	7,150,110
Eagle, Star and British	506,139	1,859,467	62,750	211,331	2,639,687	400,000	3,452,047	3,852,047
Halifax	101,870	588,614	25,000	78,404	773,888	300,000	1,782,473	2,082,473
Indemnity Marine	165,597	126,311	5,200	27,356	324,464	300,000	451,818	751,818
Law Union and Rock	52,973	888,724	43,000	13,350	978,047	300,000	1,120,476	1,520,476
Liverpool and London and Globe	1,187,233	8,826,328	496,867	192,852	10,703,280	400,000	8,977,915	9,377,915
London Assurance	31,604,337	3,160,437	161,733	166,743	4,130,869	400,000	4,590,382	4,990,382
London & Lancashire	263,066	3,583,862	201,000	39,625	4,087,553	400,000	3,337,268	3,737,268
London and Scottish	34,314	348,256	13,692	10,669	406,931	300,000	873,449	1,173,449
Marine	621,395	771,369	111,000	277,468	1,781,232	300,000	2,630,113	2,930,113
Netherlands	29,166	300,167	12,100	277,468	404,408	300,000	944,888	1,244,888
North British and Mercantile	767,868	6,997,718	368,948	222,521	8,357,055	400,000	6,694,100	7,096,100
North China	38,267	18,669	5,055	3,651	65,042	400,000	1,897,966	2,297,966
Northern Assurance	373,096	3,698,690	141,625	91,260	4,304,671	400,000	3,923,343	4,323,343
Norwich Union	479,968	2,728,985	110,827	75,926	3,395,706	400,000	1,897,966	2,297,966
Pacific Coast	55,350	397,750	14,250	10,203	477,553	300,000	684,370	984,370
Palatine	84,401	1,009,874	68,000	21,300	1,183,575	400,000	1,772,819	2,172,819
Pearl Assurance	1,433,276	8,980,778	259,106	365,897	11,039,057	400,000	4,682,185	5,082,185
Phoenix Assurance	370,749	3,268,528	204,240	83,236	3,926,753	400,000	3,295,451	3,695,451
Royal	1,580,764	8,872,221	633,395	214,630	11,301,010	400,000	11,088,418	11,488,418
Royal Exchange	341,468	2,138,486	55,723	105,431	2,641,108	400,000	1,747,595	2,147,595
Scottish Union and National	263,336	3,200,233	180,350	67,647	3,711,566	400,000	4,775,327	5,175,327
Sea	553,902	504,658	48,000	117,448	1,224,003	400,000	1,626,104	2,026,104
Standard Marine	400,652	294,517	72,000	44,804	811,973	400,000	2,378,723	2,778,723
State Assurance	570,001	623,138	13,292	23,876	707,709	300,000	393,714	693,714
Sun	570,001	3,139,336	110,543	71,676	3,891,556	400,000	3,406,495	3,806,495
Thames and Mersey	241,581	1,101,851	15,543	13,323	381,298	300,000	546,942	846,942
Tokio	542,527	2,101,647	87,120	92,430	2,823,724	400,000	10,653,318	11,053,318
Union Assurance	85,529	1,037,647	58,500	19,525	1,200,979	400,000	1,659,954	2,059,954
Union of Canton	372,158	401,481	21,000	29,544	824,183	400,000	1,894,280	2,294,280
Union of Paris	44,493	405,356	13,759	12,114	476,632	300,000	1,427,733	1,827,733
Union Marine	302,378	491,539	39,628	37,742	871,287	400,000	1,383,433	1,783,433
Western Assurance	304,699	1,240,151	67,000	44,624	1,956,474	400,000	2,626,390	3,026,390
Yorkshire	175,672	1,848,058	73,000	19,300	2,116,030	300,000	1,900,147	2,200,147
Totals	\$15,639,561	\$86,611,693	\$4,550,568	\$3,294,406	\$110,096,228	\$14,900,000	\$116,093,899	\$130,993,899

<i>Recapitulation</i>		Capital	
Massachusetts mutual companies other than manu- facturers (33 companies)	\$504,693	\$11,771,732	\$107,952
Mutual companies of other states other than manu- facturers (36 companies)	6,042,701	39,112,293	1,103,468
Massachusetts manufacturers' mutuals (8 companies)	242,446	9,081,016	44,867
Manufacturers' mutuals of other states (15 com- panies)	370,360	16,332,330	95,672
Massachusetts stock companies (7 companies)	3,213,682	20,395,152	987,900
Stock companies of other states (157 companies)	77,449,248	535,072,403	28,850,730
United States branches, companies of other countries (41 companies)	15,639,561	86,611,693	4,550,568
Totals (297 companies)	\$103,462,691	\$718,376,619	\$35,831,157
		\$48,161,758	\$905,832,225
		\$20,579,512	\$1,289,275,035
		\$500,000	\$1,599,119,214
		7,220,000	
		—	
		15,885,909	
		—	
		23,875,713	
		12,400,000	
		274,824,179	
		1,021,035,945	
		116,093,899	
		130,993,899	

*Minimum amount which must be deposited with some State department by insurance companies of other countries for the protection of all their policyholders in the United States before they can be admitted to transact business in Massachusetts.

TABLE 9.—*Massachusetts Business—Net Premiums written during 1936*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Other Explosion
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>											
Abington	.	\$120,628	—	\$4,792	\$1	—	—	\$11	—	\$47	—
Allied American	.	9,777	—	35,666	—	—	—	3	—	31	—
Associated Merchants	.	35,747	—	18,061	—	—	—	—	—	43	—
Attleborough	.	19,267	—	—	—	—	—	—	—	—	—
Barnstable County	.	103,578	—	—	—	—	—	—	—	—	—
Berkshire	.	205,335	—	51,051	29	—	—	408	—	129	\$2
Cambridge	.	117,338	—	13,712	—	—	—	81	—	95	6
Citizens	.	47,453	—	14,784	7	—	—	12	—	72	—
Dedham	.	55,605	—	—	—	—	—	—2	—	37	17
Dorchester	.	124,433	—	4,916	—	—	—	9	—	65	4
Federal	.	121,874	—	71,083	—	—	\$204	150	—	399	4
Fitchburg	.	218,603	—	27,628	8	—	—	770	—	65	—
Groveland	.	1,495*	—	—	—	—	—	—	—	—	—
Hampshire	.	54,117	—	9,820	1	—	—	49	—	29	2
Hingham	.	224,116	—	—	—	—	—	—	—	—	—
Holyoke	.	277,990	—	51,737	—8	—	196	169	—	442	—
Lowell	.	105,645	—	16,629	1	—	136	—	—	28	—
Lumber	.	48,765	—	—	—	\$8	796	—7,375	—	1,039	211
Lynn Mutual	.	75,925	—	1,912	—	—	—	20	—	115	—
Merchants and Farmers	.	91,650	—	14,784	10	—	—	90	—	112	34
Merimaek	.	273,879	—	9,279	2	—	—	229	\$15	524	—
Middlesex	.	256,180	—	16,222	—	—	—	68	—	388	—
Mutual Fire	.	22,896	—	66,521	36	—	—	—	—	—	—
Mutual Protection	.	—	—	—	—	—	—	—	—	—	—
Newburyport	.	3,624	—	—	—	—	—	—	—	—	—
Norfolk	.	167,216	—	—	7	—	—	25	—	163	9
Pioneer	.	10,037	—	1,992	—	—	—	—	—	—	—
Quincy	.	401,463	—	45,438	—	—	—	829	—	346	—
Salem	.	64,965	—	3,026	—	—	—	—	—	—	—
Traders and Mechanics	.	141,799	—	1,630	2	—	—	4	—	57	—
United Mutual	.	350,172	—	141,544	6	—	19,079	884	—	1,838	405
West Newbury	.	1,754*	—	—	—	—	—	—	—	—	—
Worcester Mutual	.	358,435	—	29,181	3	—	—	24	—	267	—
Totals	.	\$4,111,761	—	\$647,584	\$105	\$8	\$20,411	\$—3,542	\$15	\$6,331	\$694
<i>Mutual Companies of Other States Other than Manufacturers'</i>											
Atlantic Mutual	.	\$6,147	\$132,656	—	—	—	\$31,075	\$5	—	\$1	\$7
Automobile Mutual	.	—	—	\$160,338	—	—	—	—	—	—	—
Central Manufacturers	.	80,128	—	1,630	\$23	—	1,829	48	—	1,790	112
Glen Cove Mutual	.	35,007	—	1,113	—	—	107	204	—	258	37

TABLE 9.—*Massachusetts Business—Net Premiums written during 1936—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Manufacturers' Mutuals of Other States — Concluded</i>											
Manufacturers' Mutual	\$113,013	—	—	—	—	—	—	—	—	—	—
Mechanics Mutual	67,808	—	—	—	—	—	—	—	—	—	—
Mercantile Mutual	57,736	—	—	—	—	—	—	—	—	—	—
Merchants Mutual	83,173	—	—	—	—	—	—	—	—	—	—
Mill Owners Mutual (Ill.)	16,758	—	—	—	—	—	—	—	—	—	—
Philadelphia Manufacturers	48,886	—	—	—	—	—	—	—	—	—	—
Protection Mutual	25,137	—	—	—	—	—	—	—	—	—	—
Rhode Island Mutual	113,013	—	—	—	—	—	—	—	—	—	—
State Mutual	135,616	—	—	—	—	—	—	—	—	—	—
What Cheer Mutual	41,585	—	—	—	—	—	—	—	—	—	—
Totals	\$1,219,326	—	—	—	—	—	—	—	—	—	—
<i>Massachusetts Stock Companies</i>											
Boston	\$430,879	\$214,985	\$78,016	\$232	\$18	\$56,801	\$307	—	\$1,604	\$470	\$1,788
Employers'	157,152	—	82,590	86	6	16,526	426	—	851	486	—
Massachusetts Fire and Marine	16,207	—	585	20	9	458	12	—	89	43	—
New England	17,078	—	3,427	8	8	1,126	84	\$7	172	117	21
Old Colony	158,550	40,592	18,038	—	29	9,700	308	—	636	255	40
Sentinel	17,078	92	3,427	8	8	1,126	84	7	172	117	21
Springfield Fire and Marine	580,643	3,235	116,522	278	288	38,295	2,861	225	5,858	3,996	699
Totals	\$1,377,587	\$258,904	\$302,605	\$632	\$366	\$124,032	\$4,082	\$239	\$9,382	\$5,484	\$2,569
<i>Stock Companies of Other States</i>											
Aetna	\$627,195	\$105,857	\$43,191	\$501	\$284	\$51,738	\$1,356	\$181	\$4,902	\$2,171	\$1,878
Agricultural	236,657	22,054	22,132	—	18	11,271	264	—	1,619	551	—
Albany	21,995	—	1,055	10	—10	—	56	—	56	57	—
Allemania	28,864	—	243	—	—29	—	69	—	186	—89	30
Alliance	80,989	4,348	26,031	23*	12	10,255	128	—	413	112	—
Allied Fire	10,841	—	45	—	—	—	11	—	9	—	—
American (N. J.)	410,723	9,294	12,262	218	300	14,072	727	—	2,240	914	730
American Alliance	68,599	—	2,924	101	25	2,290	62	—	364	184	—
American Automobile	—	—	2,320	—	—	—	—	—	—	—	—
American Central	67,045	—	1,141	—	29	618	250	—	134	—46	3
American Druggists'	32,994	—	—	—	—	—	—	—	—	—	—
American Eagle	147,466	3,470	6,236	27	—82	3,572	45	—	1,545	373	—
American Equitable	189,027	4,089	3,433	—	307	325	387	—	1,117	590	499
American and Foreign	37,709	2,977	6,020	130	3	8,864	286	—	318	134	—
American National	—	—	—	—	—	—	—	—	—	—	—
American Union	27,413	—	—	3	—	—	88	—	24	10	—

Anchor	21,710	664	342	2*	34	4,867	51	16	31
Automobile	215,745	69,895	72,470	279	104	140,921	1,578	774	736
Baltimore American	34,056	-	1,537	-	-	61	31	189	31
Bankers and Shippers	63,437	-	31,895	10	4	1,109	350	307	156
Birmingham (Pa.)	1,518	-	-	-	-	-	-	-	-
Buffalo	47,368	-	18	-	-	109	43	-	-
Caledonian-American	20,182	-	-	1	-	-	-	24	6
California	42,213	-	718	-	19	206	157	85	29
Camden	161,201	54	8,537	25	86	12,763	418	778	282
Capital (Cal.)	-	-	-	-	-	-	-	333	-
Carolina	5,225	-	50	-	-	5	-	140	7
Central Fire	38,446	-	659	1*	-	127	23	140	5
Central Union	8,755	-	-	-	-	-	-	8	-
Charter Oak	-	-	-	-	-	-	-	-	-
Church Properties	1,827	-	-	-	-	-	-	-	-
Citizens (N. J.)	11,253	863	270	1	1	85	14	52	7
City of New York	51,663	-	534	-	-	80	6	718	2
Columbia (N. J.)	29,384	-	1,450	113	1	384	22	216	13
Columbia (Ohio)	20,942	-	566	3	13	-	31	118	90
Commerce	59,205	-	4,943	-	-	371	48	188	140
Commonwealth	26,487	-	450	-	11	206	99	53	18
Commercial Union (N. Y.)	92,070	790	6,132	-17	-12	1,945	196	789	382
Concordia	87,284	-	293	-	-	-	-	349	-2
Connecticut	118,797	16,560	9,044	10	-	19,165	353	911	983
Continental	635,722	12,134	65,973	93	-15	17,466	2,233	3,307	976
County	16,207	-	585	20	9	458	12	89	43
Detroit Fire and Marine	29,927	-	1,170	40	14	916	24	162	80
Dixie	8,067	-	283	1	6	-	15	40	17
Dubuque Fire and Marine	119,086	-	-	-	-	192	280	1,063	-
Eagle (N. Y.)	9,465	-	145	17	3	4	3	106	4
East and West	20,945	-	407	6	2	-	17	61	36
Empire State	30,626	-	2,459	6	2	210	29	180	61
Equitable Fire and Marine	83,163	-	2,495	51	58	14,206	135	1,015	370
Eureka-Security	25,002	-	658	1	42	3,221	153	124	146
Excelstor	23,876	-	-	-	-	-	65	14	19
Export	-	-10	-	-	-	111	-	-	-
Farmers'	60,971	-	-	-	-	-	28	79	119
Federal	39,236	-	196,643	684	-	74,800	68	7	101
Fidelity and Guaranty	1,217	-	4,181	91	2	632	201	224	94
Fidelity-Phenix	84,614	-	19,015	20	4	3,349	70	84	82
Fire Association	486,069	12,500	87,216	93	4	25,174	379	3,872	863
Fireman's Fund	126,230	38,832	61,124	66	80	16,139	176	120	359
Fireman's (D. C.)	498,231	50,457	137,582	173*	145	28,840	1,150	2,767	3,057
Firemen's (N. J.)	587	-	-	-	-	-	-	-	-
First American	238,348	9,294	9,977	72	27	3,590	544	506	7
First National	46,293	-	108,292	-	-	267	32	408	3
Franklin Fire	180,076	1	565	-	-	-	-	-	-
Franklin National	17,456	129	1,572	8	407	7,296	499	4,744	34
Fulton	-	-	-	-	-	811	86	117	40
General Exchange	-	-	816,015	-	-	-	-	-	-

* Includes motor vehicle property damage.

TABLE 9.—*Massachusetts Business—Net Premiums written during 1936—Continued*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Stock Companies of Other States — Concluded</i>												
General		\$47,697	—	\$15,853	—	—	\$241	\$66	—	\$91	\$11	—
Girard Fire and Marine		90,869	—	2,851	—	—	—	265	—	500	4	—
Glens Falls		184,519	\$11,153	8,093	\$87	\$20	12,143	632	—	829	373	—
Globe and Republic		55,927	—	1,898	—	—	60	53	—	111	7	\$127
Globe and Rutgers		28,682	482	181	—	7	—	28	—	180	36	—
Granite State		79,566	—	271	—	—	—	279	—	78	51	—
Great American		450,520	10,785	22,798	789	59	17,866	482	—	2,297	1,223	—
Hanover		139,218	4,957	15,738	123	—2	2,215	357	—	532	250	—
Hartford		645,176	12,377	60,637	334	—	19,090	3,285	\$1,163	4,226	1,173	4,096
Home		178,198	4,259	718,008	—	—73	35,404	2,676	—	13,460	2,228	2,182
Home Fire and Marine		172,149	5,546	—	58*	110	3,393	286	—	1,105	869	—
Homeland		39,295	—	4,221	—	—	1,032	62	—	206	182	179
Homestead		24,373	—	335	—	11	252	37	—	109	8	—
Imperial Assurance		37,398	—	1,857	145	1	488	29	—	274	17	—
Insurance Co. of North America		385,732	134,636	58,575	193*	97	240,815	1,063	181	1,720	808	749
Insurance Co. of State of Pa.		54,136	—	4,199	—	6	162	51	—	—	17	—
Inter-Ocean		86,579	—	78	5	1	542	18	—	274	135	—
Lumbermens (Pa.)		34,344	1,603	—	—	1	—	82	—	236	95	—
Manhattan Fire and Marine		30,136	—	1,159	7	1	—	—	—	227	80	—
Maryland		21,070	—	244	—	—	125	1	—	—	51	—
Mechanics		—	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders		37,779	280	3,405	17	—2	1,756	187	—	255	87	—
Merchandise		124,055	790	6,223	31	238	1,370	387	—	1,475	844	603
Merchants (N. Y.)		100,948	7,117	—	666	11	7,516	162	—	131	4	—
Merchants (R. I.)		86,049	—	9,426	—	18	830	99	—	393	39	—
Merchants and Manufacturers		45,728	—	4,453	—	20	19	160	—	13	1	97
Mercury		54,159	—	1,000	—	—	1,503	39	—	207	42	—
Michigan Fire and Marine		68,311	370	13,708	33	34	4,505	337	26	689	470	82
Milwaukee Mechanics		131,000	—	3,717	—	—	—	4	—	214	—5	—
Minneapolis Fire and Marine		—	—	—	—	—	—	—	—	—	—	—
Monarch		25,002	—	658	1	42	3,221	153	—	124	146	—
National Fire		501,743	3,775	45,841	226	—25	23,644	9,331	—	3,426	1,178	—
National-Ben Franklin		107,461	—	5,885	5	—	—	16	—	630	—2	—
National Liberty		169,028	—	5,586	—	86	490	364	—	2,871	104	—
National Reserve		76,920	—	—	—	—73	—	213	—	707	—	—
National Security		55,687	—	1,776	7*	20	3,202	698	—	423	87	—
National Union		155,923	3,103	19,161	183*	25	2,698	2,171	—	938	519	—
Newark		135,475	1,993	21,343	465	12	3,163	1,028	—	1,142	482	—
New Brunswick		22,025	—	639	—	—	3,160	71	—	92	2	—
New Hampshire		219,915	11,232	13,049	10	—	3,972	206	—	681	281	—
New Jersey		36,408	—	81,536	9	—	1,109	192	—	70	79	—
New York Fire		45,542	—	14,594	—	—	118	110	—	227	6	251

New York Underwriters	23,807	2,658	482	-	5	320	75	-	152	54
Niagara	271,338	-	6,799	-	54	16,246	476	-	1,674	722
Northern (N. Y.)	151,092	-	10,211	-	-	-	236	-	120	142
North River	122,704	27,572	3,139	144	-75	11,526	281	-	425	907
Northwestern Fire and Marine	12,001	1,381	616	4	1	194	33	-	65	13
Northwestern National	34,039	2,105	1,257	-	-	104	396	-	174	111
Occidental	30,772	3,137	-	4*	-	1,779	20	-	97	-15
Ohio Farmers	48,703	-	3,349	-	-	2	118	-	246	5
Orient	58,671	-	7,770	-	-	1,022	44	-	133	90
Pacific	66,479	-	32,635	37	-	1,109	217	-	203	191
Pacific National	28,262	-	13,894	-	7	28	25	-	42	42
Patriotic	12,214	-	1,148	-	-	3,734	83	-	119	49
Pennsylvania	365,081	1,579	33,814	320	42	7,788	469	-	8,316	528
Philadelphia Fire and Marine	143,427	44	8,481	45*	271	3,072	487	-	298	417
Philadelphia National	23,256	402	35	9	-	173	95	-	48	45
Phoenix	265,140	9,062	11,869	312	303	25,133	737	-	1,889	770
Piedmont	27,407	-	146	5	-	-	65	-	203	99
Pilot Reinsurance	29,943	-	38,252	-	-	3,061	87	-	388	1,082
Potomac	39,634	32	15,030	-	105	39,913	56	-	18	12
Providence Washington	231,943	28,166	15,030	41*	-	-	447	-	580	462
Prudential	16,871	-	708	7	14	-	98	-	78	19
Queen	76,315	-	48,207	102	33	39	261	-	811	261
Reliance	293,297	4,754	48,207	1,006	26	10,186	2,226	-	2,472	1,044
Rhode Island	28,991	-	269	7	11	-	187	-	15	41
Richmond	129,073	-	14,139	-	30	1,245	149	-	500	59
Rochester American	29,927	-	1,169	-	27	916	25	-	131	292
Rochester	28,901	-	3,464	40	14	-	2	-	162	80
Safeguard	7,896	-	15	-	-	3,457	17	-	91	5
Seaboard Fire and Marine	103,338	8,234	5,826	22	32	14,617	141	-	592	389
Security	14,325	4,212	447	31	-	12	12	-	47	5
Southern (N. Y.)	65,270	-	19	-	-	15,653	429	-	286	290
Standard (Conn.)	35,891	-	-	-	-	-	40	-	-	-
Standard (N. J.)	33,578	-	1,107	-	-6	-	156	-	339	29
Star	79,609	1,217	12,542	273	7	1,318	604	-	671	284
St. Paul Fire and Marine	227,271	6,109	49,905	413	1,322	53,801	590	-	727	477
Sun Underwriters	18,503	-	473	-	-	3,734	48	-	17	2
Superior Fire	49,540	-	5,540	-	-	-	59	-	124	10
Sussex	13,914	-	275	-	-	39	-	-	46	-
Transcontinental	17,436	129	1,572	8	-1	811	86	-	117	41
Travelers Fire	535,520	-	75,532	-	895	33,119	1,354	-	5,036	829
United Firemen's	40,069	-	1,989	156	1	523	31	-	294	19
United Firemen's	143,624	38,591	20,256	138	5	16,139	146	-	620	218
Universal	22,057	2,907	2,082	6	-	591	-	-	-	-
Virginia Fire and Marine	48,583	-	6	-	-	-	35	-	50	60
Washington Assurance	121,757	55,155	1,915	138	-43	23,053	187	-	165	645
Westchester	42,609	2,569	5,720	5	2	14,671	116	-	874	127
World Fire and Marine	-	-	-	-	-	-	-	-	-	-
Totals	\$15,697,031	\$820,575	\$3,394,982	\$9,544	\$5,691	\$1,185,449	\$50,486	\$1,551	\$109,499	\$36,814
										\$15,433

*Includes motor vehicle property damage.

TABLE 9.—*Massachusetts Business—Net Premiums written during 1936—Concluded*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>United States Branches, Companies of Other Countries</i>												
Alliance Assurance	.	—	\$17,449	\$35,115	\$666	—	\$15,269	—	—	\$294	—	—
Atlas Assurance	.	\$115,477	514	5,539	55	—\$51	2,210	\$293	—	126	\$298	—
British America	.	22,071	—	—	—	—3	—	41	—	—	194	\$119
British and Foreign Marine	.	—	2,977	—	—	—	—	—	—	—	—	—
British General	.	11,588	—	79	—	5	273	43	—	23	—8	1
Caledonian	.	102,594	—	197	—	8	206	100	—	280	120	—
Century	.	32,371	—	7,648	24	19	435	233	—	82	55	—
Commercial Union Assurance	.	123,329	4,118	2,098	—	55	40,886	460	—	247	—85	5
Eagle, Star and British	.	79,675	2,908	4,779	—	2	596	295	—	190	26	666
Halifax	.	2,605	—	—	—	—	—	—	—	—	—	—
Indemnity Marine	.	—	10,536	—	—	—	6,876	—	—	—	—	—
Law Union and Rock	.	34,869	—	1,949	—	—	379	98	—	25	192	—
Liverpool and London and Globe	.	412,012	2,485	64,910	1,414	36	5,903	3,127	—	3,472	1,467	—
London Assurance	.	89,523	22,967	3,507	692	28	15,284	138	—	335	530	—
London & Lancashire	.	152,278	—	16,259	8	—	1,427	613	—	1,251	140	161
London and Scottish	.	8,717	—	78	—	—	—	54	—	5	59	—
Marine	.	—	28,436	35,115	667	—	48,545	—	—	—	—	—
Netherlands	.	14,784	—	382	2	20	—	39	—	12	10	—
North British and Mercantile	.	307,042	—	9,022	925	106	6,950	581	—	5,571	621	7,378
North China	.	1,917	—	—	—	—	—	—	—	—	—	—
Northern Assurance	.	121,559	2,726	6,625	527	91	13,329	924	—	389	779	—
Norwich Union	.	98,589	4,829	871	67	28	134	56	—	158	207	—
Pacific Coast	.	10,790	—	2,549	—	6	—	78	—	27	19	—
Palatine	.	29,798	—	507	—	13	—	111	—	59	—20	1
Pearl Assurance	.	143,407	—	1,316	3	242	6,442	878	—	709	842	—
Phoenix Assurance	.	144,248	—	7,162	559	3	1,885	111	—	1,059	68	—
Royal	.	412,012	6,192	64,910	1,414	37	10,876	3,127	—	3,472	1,467	—
Royal Exchange	.	16,589	10,170	49	—	94	6,909	671	—	527	130	—
Scottish Union and National	.	178,553	33,218	14,900	4	144	2,613	415	—	464	198	—
Sea	.	3,277	10,225	14,046	673	—	15,270	22	—	—2	33	—
Standard Marine	.	—	—	—	—	—	1,959	—	—	—	—	—
State Assurance	.	36,456	—	—	16	31	—	217	—	170	42	—
Sun	.	92,370	4,745	1,486	2	—	5,121	254	—	201	196	—
Thames and Mersey	.	—	6,212	—	—	—	1,430	—	—	—	—	—
Tokio	.	32,863	38,594	1,164	—	—	16,045	156	—	340	24	—
Union Assurance	.	30,625	—	521	—	14	206	114	—	61	—21	1
Union of Canton	.	517	3,426	—	—	—	921	—	—	—	—	—
Union of Paris	.	33,119	—	1,791	5	24	—	30	—	228	70	—
Union Marine	.	16,028	4,822	706	62	—	328	12	—	118	7	—
Western Assurance	.	40,758	13,728	1,607	—	—29	5,763	83	—	47	203	34
Yorkshire	.	30,596	—	1,053	—	—	5	33	—	90	100	—
Totals	.	\$3,077,183	\$248,071	\$321,085	\$7,834	\$923	\$234,769	\$13,407	—	\$20,030	\$7,963	\$8,366

Recapitulation

Massachusetts mutual companies other than manufacturers' (33 companies)	\$4,111,761	-	\$647,584	\$105	\$8	\$20,411	-\$3,542	\$15	\$6,331	\$694	-
Mutual companies of other states other than manufacturers' (36 companies)	1,779,609	\$132,656	243,195	28	7	44,485	3,944	-	13,526	2,078	\$3,056
Massachusetts manufacturers' mutuals (8 com- panies)	1,659,775	-	-	-	-	-	-	-	-	-	-
Manufacturers' mutuals of other states (15 companies)	1,219,326	-	-	-	-	-	-	-	-	-	-
Massachusetts stock companies (7 companies)	1,377,587	258,904	302,605	632	366	124,032	4,082	229	9,382	5,484	2,569
Stock companies of other states (157 companies)	15,697,031	820,575	3,394,982	9,544	5,691	1,185,449	50,486	1,551	109,499	36,814	15,433
United States branches, companies of other countries (41 companies)	3,077,183	248,071	321,085	7,834	923	234,769	13,407	-	20,030	7,963	8,366
Totals (297 companies)	\$28,922,272	\$1,460,206	\$4,909,451	\$18,143	\$6,995	\$1,609,146	\$68,377	\$1,805	\$158,768	\$53,033	\$29,424

TABLE 10.—*Massachusetts Business—Net Losses paid during 1936*

COMPANIES		Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, Hail and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion
<i>Massachusetts Mutual Companies Other than Manufacturers'</i>											
Abington	.	\$41,731	—	\$478	—	—	—	\$44	—	—	—
Allied American	.	2,220	—	4,986	—	—	—	—	—	—	—
Associated Merchants	.	27,457	—	4,068	—	—	—	—	—	—	—
Attleborough	.	7,004	—	—	—	—	—	—	—	—	—
Barnstable County	.	21,860	—	—	—	—	—	—	—	—	—
Berkshire	.	61,773	—	14,461	—	—	—	212	—	—	—
Bristol	.	34,905	—	3,848	—	—	—	3	—	—	—
Cambridge	.	14,156	—	3,365	—	—	—	23	—	\$1	—
Citizens'	.	12,597	—	—	—	—	—	—	—	—	—
Dedham	.	30,463	—	1,268	—	—	—	18	—	2	—
Dorchester	.	39,609	—	13,244	—	—	\$3	107	—	—	—
Federal	.	45,933	—	7,279	—	—	—	—	—	—	—
Fitchburg	.	4,088	—	—	—	—	—	—	—	—	—
Groveland	.	15,388	—	3,536	—	—	—	—	—	—	—
Hampshire	.	81,242	—	—	—	—	—	162	—	5	—
Hingham	.	71,041	—	11,782	—	—	—	—	—	—	—
Holyoke	.	30,491	—	5,237	—	—	—	—	—	—	—
Lowell	.	25,108	—	772	—	—	—	124	—	388	\$53
Lynn Mutual	.	22,649	—	3,365	—	—	—	37	—	2	—
Merchants and Farmers	.	30,878	—	2,040	—	—	—	14	—	329	—
Merrimack	.	78,542	—	2,975	—	—	—	7	—	—	—
Middlesex	.	77,035	—	13,147	—	—	—	124	—	8	—
Mutual Fire	.	1,475	—	—	—	—	—	—	—	—	—
Mutual Protection	.	—	—	—	—	—	—	—	—	—	—
Newburyport	.	1,149	—	—	—	—	—	—	—	—	—
Norfolk	.	23,267	—	—	—	—	—	—	—	—	—
Pioneer	.	2,694	—	55	—	—	—	—	—	—	—
Quincy	.	174,005	—	8,758	—	—	—	—	—	—	—
Salem	.	20,205	—	1,640	—	—	—	—	—	—	—
Traders and Mechanics	.	46,524	—	325	—	—	—	—	—	—	—
United Mutual	.	91,228	—	27,828	—	—	3,240	393	—	679	—
West Newbury	.	1,555	—	—	—	—	—	—	—	—	—
Worcester Mutual	.	111,437	—	4,654	—	—	—	—	—	—	—
Totals	.	\$1,249,718	—	\$141,111	—	—	\$3,243	\$1,328	—	\$1,414	\$53
<i>Mutual Companies of Other States Other than Manufacturers'</i>											
Atlantic Mutual	.	\$20	\$24,800	—	—	—	\$6,922	—	—	—	—
Automobile Mutual	.	—	—	\$13,131	—	—	1,610	—	—	\$56	—
General Manufacturers	.	34,789	—	410	—	—	—	—	—	136	\$863
Glen Cove Mutual	.	15,558	—	510	—	—	2	\$5	—	—	—

TABLE 10.—*Massachusetts Business—Net Losses paid during 1936—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth-quake	Inland Navigation	Tornado, Windstorm, Hail and crops (only)	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>Manufacturers' Mutuals of Other States — Concluded</i>											
Firemen's Mutual	\$7,177	—	—	—	—	—	—	—	—	—	—
Hope Mutual	943	—	—	—	—	—	\$181	—	\$233	\$54	—
Manufacturers' Mutual	5,110	—	—	—	—	—	—	—	—	—	—
Mechanics Mutual	3,066	—	—	—	—	—	—	—	—	—	—
Mercantile Mutual	2,266	—	—	—	—	—	624	—	584	—	\$143
Merchants Mutual	2,143	—	—	—	—	—	89	—	112	—	—
Mill Owners Mutual (Ill.)	306	—	—	—	—	—	303	—	177	—	215
Philadelphia Manufacturers	1,202	—	—	—	—	—	133	—	169	—	—
Protection Mutual	458	—	—	—	—	—	—	—	—	—	—
Rhode Island Mutual	5,110	—	—	—	—	—	—	—	—	—	—
State Mutual	6,132	—	—	—	—	—	—	—	—	—	—
What Cheer Mutual	943	—	—	—	—	—	181	—	233	54	—
Totals	\$45,084	—	—	—	—	—	\$2,583	—	\$3,065	\$108	\$358
<i>Massachusetts Stock Companies</i>											
Boston	\$186,371	\$118,229	\$16,237	\$94	—	\$25,149	\$979	—	\$1,733	\$3	\$1,251
Employers'	67,692	—	12,900	—	—	5,701	138	—	505	2	—
Massachusetts Fire and Marine	6,742	—	125	—	—	90	16	—	78	2	1
New England	6,844	—	780	—	—	272	17	—	79	2	—
Old Colony	62,756	18,833	3,927	—	—	4,139	115	—	723	2	—
Sentinel	6,844	17	780	—	—	272	17	—	79	2	1
Springfield Fire and Marine	232,716	610	26,524	—	—	9,241	581	—	2,701	68	26
Totals	\$569,965	\$137,689	\$61,363	\$94	—	\$44,864	\$1,863	—	\$5,898	\$79	\$1,279
<i>Stock Companies of Other States</i>											
Aetna	\$209,978	\$55,355	\$9,865	\$168	—	\$5,148	\$347	—	\$833	—	\$11,561
Agricultural	117,686	12,462	7,461	—	—	3,727	529	—	2,263	\$4	—
Albany	12,453	—	553	—	—	—	3	—	50	—	—
Allemania	11,277	—	34	—	—	—	3	—	32	2	—
Alliance	44,607	1,909	5,453	—	—	1,992	40	—	—	—	—
Allied Fire	3,671	—	2	—	—	—	—	—	—	—	—
American (N. J.)	191,152	8,009	5,922	—	—	15,151	449	—	1,718	3	—
American Alliance	31,589	—	623	—	—	450	80	—	322	6	—
American Automobile	—	—	453	—	—	—	—	—	—	—	—
American Central	27,586	—	356	—	—	56	27	—	129	—	—
American Drugists'	14,730	—	—	—	—	—	—	—	—	—	—
American Eagle	84,388	2,900	569	—	—	854	170	—	697	—	—
American Equitable	83,356	1,853	770	—	—	534	73	—	67	34	41
American and Foreign	14,987	83	2,252	—	—	—3,027	132	—	119	4	—
American National	—	—	—	—	—	—	—	—	—	—	—
American Union	9,465	—	—	—	—	—	2	—	—	2	—
Anchor	10,191	748	9	—	—	1,595	—	—	10	—	—

Automobile	88,669	37,075	20,246	127	60,725	756	244	393
Baltimore American	15,150		396		39		161	
Bankers and Shippers	29,177		19,403		226	56	17	
Birmingham (Pa.)	239							
Buffalo	18,923				—224	3	3	
Caledonian-American	10,272		224		19	17	186	
California	17,369		1,195		3,149	757	72	2
Camden	77,630				154		667	
Capital (Cal.)	8,137				17			
Carolina	13,493		68				1	
Central Fire	2,251							
Central Union								
Charter Oak	1,017					30		
Church Properties	3,238	305		1			13	
Citizens (N. J.)	29,369		52		14	2	355	
City of New York	13,990		97		8		84	1
Columbia (N. J.)	10,113		525		74	75	110	2
Columbia (Ohio)	33,842		273			18	368	2
Commerce	10,898		2,402		52	14	117	2
Commercial Union (N. Y.)	29,375	73	140		19	11	305	
Commonwealth	41,318		1,212		117	—6		
Concordia	36,056		—1				—1	
Connecticut	354,859	3,711	2,041		5,225	44	673	1,081
Continental	6,743	10,298	38,487		2,849	535	2,422	1
County	13,060		124		90	16	78	2
Detroit Fire and Marine	3,582		249		180	32	142	4
Dubuque Fire and Marine	73,773		136			8	31	
Dixie	8,241				91	26	173	
Eagle (N. Y.)	11		3			1	14	3
East and West	12,548					2	48	
Empire State	13,082		829		49	59	251	3
Equitable Fire and Marine	28,736		1,430		4,876	58	334	
Eureka-Security	10,484		1,726		929	8	721	
Excelsior	14,750						40	
Export	36,631							
Farmers'	4,983	8,319	72,535			3	80	4
Federal	10,546	401	1,561		23,023		84	3
Fidelity and Guaranty	34,251	693	6,388		188	93	300	
Fidelity-Phoenix	277,408	10,298	48,779		4,947	47	2,602	1
Fire Association	21,717	21,717	20,616		5,707	303	877	749
Fireman's Fund	200,850	29,887	44,737		9,235	203	874	181
Firemen's (D. C.)	2							
Firemen's (N. J.)	77,557	4,972	1,783		2,286	593	7	
First American	10,561		56,728		—1,390	88	1,446	
First National	75,982		37		396	146	3,077	
Franklin Fire	7,596	24	420		144	9	8	
Franklin National								
Fulton								
General Exchange	19,375		219,609					
General	51,043		11,581					
Girard Fire and Marine			464			5	—1	

TABLE 10.—*Massachusetts Business—Net Losses paid during 1936—Continued*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earth- quake	Inland Navigation	Tornado, Windstorm, and Cyclone	Hail (growing crops only)	Sprinkler Leakage	Riot, Civil Comotion and Explosion	All Other
<i>Stock Companies of Other States—Concluded</i>											
Glens Falls	\$80,163	\$9,627	\$2,936	—	—	\$2,943	\$204	—	\$662	\$3	—
Globe and Republic	19,173	—	693	—	—	14	—	—	108	—	—
Globe and Rutgers	9,347	110	35	—	—	—	—	—	—	1	—
Granite State	50,568	—	9	—	—	—	41	—	59	3	—
Great American	231,956	6,817	4,861	—	—	3,513	619	—	2,045	20	—
Hanover	66,679	2,652	5,413	—	—	1,234	59	—	485	4	—
Hartford	239,481	4,337	11,786	\$132	—	3,079	494	\$1,139	2,936	48	\$1,632
Home	348,523	7,641	133,065	—	—	33,592	12,314	—	8,085	505	1,250
Home Fire and Marine	83,266	3,378	—	—	—	1,086	23	—	324	—	—
Homeland	3,824	—	1,441	—	—	138	—	—	112	—	394
Homestead	8,602	—	61	—	—	4	—	—	107	—	—
Imperial Assurance	17,806	—	669	—	—	94	95	—	565	1	31
Insurance Co. of North America	150,867	79,527	16,382	94	—	83,250	1,525	—	—	21	—
Insurance Co. of State of Pa.	21,142	—	2,000	—	—	161	—	—	—	—	—
Inter-Ocean	21,109	—	—	—	—	—	—	—	40	—	—
Inter-Ocean (Pa.)	32,902	788	—	—	—	773	—	—	41	—	—
Lumbermens (Pa.)	14,216	—	147	—	—	—	—	—	88	—	—
Manhattan Fire and Marine	10,256	—	123	—	—	68	—	—	196	—	—
Mechanics	—	—	—	—	—	—	—	—	—	—	—
Mechanics and Traders	16,457	51	910	—	—	312	21	—	19	—	—
Mercantile	37,582	73	1,883	—	—	56	8	—	1,507	91	1,017
Merchants (N. Y.)	30,531	1,659	—	—	—	3,297	26	—	—	7	—
Merchants (R. I.)	33,875	—	2,372	—	—	215	—	—	402	—	—
Merchants and Manufacturers	17,874	—	2,161	—	—	—	—	—	—	1	12
Mercury	27,426	—	127	—	—	237	—	—	265	2	—
Michigan Fire and Marine	27,378	70	3,120	—	—	1,087	68	—	318	8	3
Milwaukee Mechanics'	26,097	218	831	—	—	2	—	—	—	—	—
Minneapolis Fire and Marine	—	—	—	—	—	—	—	—	—	—	—
Monarch	10,484	—	1,726	—	—	—	14	—	721	—	—
National Fire	221,540	692	12,248	—	—	4,198	283	—	254	—	—
National-Ben Franklin	59,535	—	3,365	—	—	—	—	—	874	—	—
National Liberty	93,477	—	1,293	—	—	500	85	—	2,061	437	—
National Reserve	46,598	—	—	—	—	—	48	—	25	—	—
National Security	31,870	—	1,226	—	—	734	218	—	—	—	—
National Union	78,851	617	9,094	94	—	638	476	—	—	40	—
Newark	53,843	—	7,968	—	—	6	—	—	428	14	—
New Brunswick	12,576	—	146	—	—	—	—	—	—	—	—
New Hampshire	101,057	10,049	3,125	—	—	—	304	—	819	4	—
New Jersey	16,753	—	39,576	—	—	227	15	—	127	—	—
New York Fire	19,375	—	3,148	—	—	65	6	—	225	1	—
New York Underwriters	6,767	977	—	—	—	85	7	—	—	—	4
Niagara	138,560	—	2,059	—	—	6,150	295	—	526	—	—

[illegible]

TABLE 10.—*Massachusetts Business—Net Losses paid during 1936—Concluded*

COMPANIES	Fire	Ocean Marine	Motor Vehicles	Aircraft	Earthquake	Inland Navigation	Tornado, Windstorm, Hail and crops only)	Sprinkler Leakage	Riot, Civil Commotion and Explosion	All Other
<i>United States Branches, Companies of Other Countries</i>										
Alliance Assurance	—	\$3,924	\$12,953	—	—	\$6,719	—	—	—	—
Atlas Assurance	\$65,377	—	2,904	—	—	345	\$16	\$263	—	—
British America	6,188	—	—	—	—	—	—	—	—	—
British and Foreign Marine	—	1,024	—	—	—	1	—	—	—	—
British General	4,768	—	61	—	—	19	5	51	—	—
Caledonian	41,209	—	356	—	—	—	8	74	—	—
Century	23,573	—	3,857	—	—	—	26	140	—	—
Commercial Union Assurance	50,744	267	655	—	—	—	51	545	\$3	\$5
Eagle, Star and British	38,085	576	2,001	—	—	—	234	255	5	489
Halifax	2,814	—	—	—	—	92	—	—	—	—
Indemnity Marine	—	9,512	—	—	—	2,427	—	—	—	—
Law Union and Rock	25,302	—	1,723	—	—	63	3	1	—	—
Liverpool and London and Globe	163,748	687	24,232	—	—	992	1,448	1,305	41	—
London Assurance	54,733	4,940	443	—	—	6,720	29	711	32	—
London & Lancashire	75,875	—	2,889	—	—	1,033	152	536	—	—
London and Scottish Marine	667	—	—	—	—	—	—	—	—	—
Netherlands	9,102	5,952	12,953	—	—	12,737	—	—	—	—
North British and Mercantile	149,203	—	225	—	—	—	—	—	—	—
North China	344	291	3,750	—	—	1,159	531	2,470	—	2,391
Northern Assurance	51,774	676	1,191	—	—	13	—	131	16	—
Norwich Union	42,780	1,426	95	—	—	5,255	2,244	636	13	—
Pacific Coast	7,859	—	1,286	—	—	—	40	46	—	—
Palatine	12,260	—	158	—	—	—	8	132	—	1
Pearl Assurance	60,005	—	3,453	—	—	19	12	4,135	—	—
Phoenix Assurance	68,681	—	2,580	—	—	1,859	45	413	2	—
Royal	163,748	3,280	24,232	\$1	—	362	368	1,305	41	—
Royal Exchange	48,205	9,294	1,864	—	—	—	1,448	288	—	—
Scottish Union and National	69,691	—	4,097	—	—	2,449	70	62	—	—
Sea	1,661	6,864	5,181	—	—	6,719	24	—	—	—
Standard Marine	—	1,091	—	—	—	382	—	—	—	—
State Assurance	15,596	—	—	—	—	—	22	84	—	—
Sun	47,831	2,853	301	—	—	2,710	103	484	—	—
Thames and Mersey	1,749	—	—	—	—	69	—	—	—	—
Tokio	10,110	21,849	926	—	—	5,660	13	135	—	—
Union Assurance	12,601	163	163	—	—	19	12	—	—	1
Union of Canton	2	355	—	—	—	95	—	—	—	—
Union of Paris	15,475	—	1,097	—	—	—	—	—	13	—
Union Marine	7,631	1,426	287	—	—	41	—	31	—	—
Western Assurance	12,414	7,774	209	—	—	2,038	300	46	—	—
Yorkshire	34,331	128	—	—	—	—	3	18	—	—
Totals	\$1,394,043	\$86,282	\$116,122	\$1	—	\$58,742	\$7,243	\$14,280	\$166	\$2,887

<i>Recapitulation</i>											
Massachusetts mutual companies other than											
manufacturers (33 companies)	\$1,249,718	-	\$141,111	-	-	\$3,243	\$1,328	-	\$1,414	\$53	-
Mutual companies of other states											
manufacturers (36 companies)	558,758	24,800	36,991	-	-	10,561	732	-	9,783	1,434	\$863
Massachusetts manufacturers' mutuals (8 com-											
panies)	40,214	-	-	-	-	-	13,101	-	11,672	192	-
Manufacturers' mutuals of other states (15											
companies)	45,084	-	-	-	-	-	2,583	-	3,065	108	358
Massachusetts stock companies (7 companies)	569,965	137,689	61,363	\$94	-	44,864	1,863	-	5,898	79	1,279
Stock companies of other states (157 companies)	7,066,558	444,324	1,031,823	1,097	-	379,328	27,564	\$1,516	58,041	4,343	16,991
United States branches, companies of other											
countries (41 companies)	1,394,043	86,282	116,122	1	-	58,742	7,243	-	14,280	166	2,887
Totals (297 companies)	\$10,924,340	\$693,095	\$1,387,410	\$1,192	-	\$496,738	\$54,414	\$1,516	\$104,153	\$6,375	\$22,378

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936*

	Abington Mutual	Aetna	Agricultural	Albany	Allemannia	Alliance Assurance (U. S. Branch)	Alliance	Allied American Mutual
<i>From Underwriting</i>								
Premiums earned	\$216,818	\$16,826,043	\$5,063,719	\$539,746	\$1,303,775	\$981,268	\$2,236,990	\$272,090
Profit and loss	-2,381	35,436	3,399	-626	879	-42,478	9,100	-3,619
Total underwriting income earned	214,437	16,861,479	5,067,118	539,120	1,304,654	938,790	2,246,090	268,471
Losses incurred	73,770	6,998,051	2,142,521	222,033	503,191	440,118	876,423	54,188
Expenses incurred	102,479	9,019,963	2,637,232	283,489	734,829	412,348	1,254,257	124,094
Total losses and expenses	176,249	16,018,014	4,779,753	505,522	1,238,020	852,466	2,130,680	178,282
UNDERWRITING GAIN OR LOSS	38,188	843,465	287,365	33,598	66,634	86,324	115,410	90,189
<i>From Investments</i>								
Interest and rents earned	\$17,724	\$1,506,882	\$512,467	\$121,395	\$249,053	\$57,061	\$437,808	\$24,300
Profit on investments	10,467	1,688,793	1,455,599	228,337	515,873	37,879	737,643	16,582
Total investment income earned	28,191	3,195,675	1,968,066	349,732	764,926	94,940	1,175,451	40,882
Loss on investments	8,508	133,285	106,749	38,201	77,755	-	74,698	827
Expenses incurred	1,475	183,214	49,829	24,106	89,297	2,826	57,781	844
Total losses and expenses	9,983	316,499	156,578	62,307	167,052	2,826	132,479	1,671
INVESTMENT GAIN OR LOSS	18,208	2,879,176	1,811,488	287,425	597,874	92,114	1,042,972	39,211
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$1,200,000	\$360,000	\$50,000	\$144,000	-	\$300,000	\$7,000
Policyholders' dividends declared	\$37,016	-	-	-	-	-	-	71,646
Receipts from home office	-	-	-	-	-	\$3,193	-	-
Remittances to home office	-	-	-	-	-	161,872	-	-
Special reserves	-	-	-	-	-	-	-	20,514
Other gain or loss	-911	-61,552	-27,527	-112	-	-56,459	11,535	-
MISCELLANEOUS GAIN OR LOSS	-37,927	-1,261,552	-387,527	-50,112	-141,823	-215,138	-288,465	-58,132
GAIN OR LOSS IN SURPLUS	18,469	2,461,089	1,711,326	270,911	522,685	-36,700	869,917	71,268
<i>Percentages</i>								
Losses incurred to premiums earned	34.02	41.59	42.31	41.14	38.59	44.85	39.18	19.92
Underwriting expenses incurred to premiums earned	47.26	53.61	52.08	52.52	56.36	42.02	56.07	45.61
Investment expenses incurred to interest and rents earned	8.32	12.16	9.72	19.86	35.85	4.95	13.20	3.47
Losses, expenses and dividends to income earned	92.01	87.42	75.28	69.51	74.85	86.40	74.91	83.59

* Minus sign indicates loss in surplus.

TABLE 11. — *Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Allied Fire	American (N. J.)	American Alliance	American Automobile	American Central	American Druggists'	American Eagle	American Equitable
<i>From Underwriting</i>								
Premiums earned	\$129,776	\$12,007,405	\$1,830,089	\$1,750,828	\$2,280,846	\$388,957	\$2,986,906	\$3,806,232
Profit and loss	.	.	.	.	.	.	.	.
Total underwriting income earned	1,009	83,216	7,352	5,386	—851	2,541	—1,503	2,712
Losses incurred	130,785	12,090,621	1,822,737	1,756,214	2,279,995	391,498	2,985,403	3,808,944
Expenses incurred	31,839	5,451,079	730,539	672,812	858,270	148,804	1,262,457	1,604,581
Total losses and expenses	56,334	6,049,000	987,207	952,463	1,272,830	174,172	1,348,885	2,169,895
UNDERWRITING GAIN OR LOSS	88,173	11,500,088	1,717,746	1,625,275	2,131,100	322,976	2,611,342	3,774,476
	42,612	590,533	104,991	130,939	148,895	68,522	374,061	34,468
<i>From Investments</i>								
Interest and rents earned	\$16,323	\$1,243,202	\$442,764	\$54,856	\$249,905	\$131,563	\$687,540*	\$452,259
Profit on investments	49,132	1,883,180	640,803	77,426	126,304	32,715	1,832,367	4,602,430
Total investment income earned	65,455	3,128,382	1,083,567	132,282	376,209	164,278	2,919,907	5,057,889
Loss on investments	23,068	486,295	88,196	35,441	13,157	18,587	126,961	1,723,377
Expenses incurred	1,265	368,404	40,907	1,965	57,447	79,132	71,825	73,739
Total losses and expenses	24,333	854,699	129,103	37,406	70,604	97,739	198,786	1,797,116
INVESTMENT GAIN OR LOSS	41,122	2,273,683	954,464	94,876	305,605	66,539	2,321,121	3,260,573
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$20,000	\$668,748	\$360,000	\$200,000	\$175,000	\$90,000	\$400,000	\$240,000
Policyholders' dividends declared	29,194	—	—	—	—	18,128	—	—
Receipts from home office	.	—	—	—	—	—	—	—
Remittances to home office	.	—	—	—	—	—	—	—
Special reserves	2,000	363,208	—	—	—	—	—	—
Other gain or loss	22,292	62,741	—	—	—	111	39,031	—79,904
MISCELLANEOUS GAIN OR LOSS	—24,902	—242,799	—360,000	—200,000	—2,673	—118,017	—360,969	—319,904
GAIN OR LOSS IN SURPLUS	58,832	2,621,417	699,455	25,815	276,827	17,044	2,334,213	2,975,137
<i>Percentages</i>								
Losses incurred to premiums earned	24.53	45.40	39.92	38.43	37.63	38.26	42.27	42.16
Underwriting expenses incurred to premiums earned	43.41	50.38	53.94	54.40	55.81	44.78	45.16	57.01
Investment expenses incurred to interest and rents earned	7.75	29.63	9.24	3.58	22.99	60.16	10.45	16.30
Losses, expenses and dividends to income earned	82.40	85.57	75.93	98.63	89.48	95.15	58.31	65.43

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	American and Foreign	American Mutual	American National	American Union	Anchor	Arkwright Mutual	Associated Merchants Mutual	Atlantic Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,296,250	\$773,769	—	\$337,086	\$558,520	\$2,569,730	\$64,992	\$3,273,088
Profit and loss	•	—541	\$159	9,818	•	4,887	262	20,716
Total underwriting income earned	•	773,228	159	346,904	558,516	2,574,617	64,730	3,252,372
Losses incurred	•	1,307,156	•	•	239,929	302,415	34,170	1,888,085
Expenses incurred	•	503,966	•	99,642	207,680	275,336	23,681	1,182,058
Total losses and expenses	•	609,391	•	178,310	507,609	577,751	57,851	3,070,143
UNDERWRITING GAIN OR LOSS	•	1,113,357	—16,822	68,752	50,907	1,996,566	6,879	182,229
<i>From Investments</i>								
Interest and rents earned	•	\$97,510	\$47,714	\$129,863	\$107,674	\$297,451	\$4,022	\$825,918
Profit on investments	•	233,631	70,671	40,783	204,312	177,612	1,887	839,702
Total investment income earned	•	443,226	118,385	170,646	311,986	475,063	5,909	1,665,620
Loss on investments	•	34,473	10,527	•	16,244	1,504	•	104,413
Expenses incurred	•	22,539	3,312	14,084	1,551	8,531	61	296,445
Total losses and expenses	•	57,012	13,839	14,084	17,795	10,035	61	400,558
INVESTMENT GAIN OR LOSS	•	388,214	104,546	156,562	294,191	465,028	5,848	1,264,762
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	•	•	\$50,000	•	\$30,000	•	•	•
Policyholders' dividends declared	•	•	•	•	•	•	•	•
Receipts from home office	•	•	•	•	•	•	•	•
Remittances to home office	•	•	•	•	•	•	•	•
Special reserves	•	•	•	•	•	•	•	•
Other gain or loss	•	—8,269	•	\$38	—50,000	—97	—1,620	4,069
MISCELLANEOUS GAIN OR LOSS	•	—233,269	—50,000	38	—84,206	—2,301,972	—8,789	—124,447
GAIN OR LOSS IN SURPLUS	•	348,744	71,527	225,352	266,892	159,622	3,938	786,156
<i>Percentages</i>								
Losses incurred to premiums earned	38.88	14.19	—	29.56	42.96	11.77	52.58	57.69
Underwriting expenses incurred to premiums earned	47.01	10.37	—	52.96	47.93	10.72	36.44	36.12
Investment expenses incurred to interest and rents earned	•	5.88	6.94	10.84	1.44	2.87	.02	35.89
Losses, expenses and dividends to income earned	79.63	73.74	39.66	56.47	63.80	94.76	92.13	81.58

* Minus sign indicates loss in surplus.

† Includes scrip and interest declared.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Atlas Assurance (U. S. Branch)	Attleborough Mutual	Automobile (Comm.)	Automobile Mutual (R. I.)	Baltimore American	Bankers and Shippers	Barnstable County Mutual	Berkshire Mutual
<i>From Underwriting</i>								
Premiums earned	\$3,019,255	\$18,123	\$9,095,446	\$609,362	\$1,990,463	\$3,435,116	\$96,679	\$612,793
Profit and loss	—22,668	—45	25,832	—	22,071	7,120	—	327
Total underwriting income earned	2,996,587	18,078	9,121,278	609,362	2,012,534	3,442,236	96,679	613,120
Losses incurred	1,341,865	8,008	3,814,812	52,540	753,794	1,511,836	22,576	196,059
Expenses incurred	1,677,343	6,777	5,376,900	243,515	1,130,318	1,826,263	22,756	288,979
Total losses and expenses	2,919,208	14,785	9,191,712	296,055	1,884,112	3,338,099	45,332	485,038
UNDERWRITING GAIN OR LOSS	77,379	3,293	—70,434	313,307	128,422	104,137	51,347	128,082
<i>From Investments</i>								
Interest and rents earned	\$225,961	\$4,083	\$754,429	\$123,574	\$243,029	\$233,791	\$16,900	\$31,724
Profit on investments	271,873	1,924	1,469,723	98,709	859,073	875,959	6,522	83,211
Total investment income earned	497,834	6,007	2,224,152	222,283	1,102,102	1,109,750	23,422	114,935
Loss on investments	37,699	95	296,200	11,444	164,813	65,321	1,269	60,881
Expenses incurred	20,164	241	75,386	11,252	14,960	6,800	802	5,760
Total losses and expenses	57,863	336	371,586	22,696	169,773	72,121	2,071	66,641
INVESTMENT GAIN OR LOSS	439,771	5,671	1,852,566	199,587	932,329	1,037,629	21,351	48,294
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	\$800,000	—	\$180,000	\$180,000	—	—
Policyholders' dividends declared	—	\$6,036	—	\$299,221	—	—	\$52,634	\$112,458
Receipts from home office	\$409,471	—	—	—	—	—	—	—
Remittances to home office	697,223	—	—	—	—	—	—	—
Special reserves	—1,906	—	27,730	—	—425	4,979	—	1,629
Other gain or loss	—289,658	—6,036	—572,270	—299,221	—180,425	—175,021	—52,634	—110,829
MISCELLANEOUS GAIN OR LOSS	227,492	2,928	1,209,862	213,673	880,326	966,745	20,064	65,547
<i>Percentages</i>								
Losses incurred to premiums earned	44.44	44.19	41.94	8.62	37.87	44.01	23.35	31.99
Underwriting expenses incurred to premiums earned	52.24	37.39	59.12	39.96	56.79	53.17	23.54	47.15
Investment expenses incurred to interest and rents earned	8.92	5.91	9.99	9.11	6.16	2.91	4.74	18.16
Losses, expenses and dividends to income earned	85.19	87.85	89.58	74.31	71.72	78.87	83.21	91.22

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Birmingham	Blackstone Mutual	Boston	Boston Manufacturers Mutual	British America (U. S. Branch)	British and Foreign (U. S. Branch)	British General (U. S. Branch)	Buffalo
<i>From Underwriting</i>								
Premiums earned	\$53,420	\$1,436,684	\$5,095,685	\$3,306,481	\$724,059	\$477,807	\$391,074	\$1,971,097
Profit and loss	.	.	.	.	.	.	.	.
Total underwriting income earned	.	.	.	.	.	.	.	.
Losses incurred	53,420	1,436,851	5,091,533	3,327,029	724,183	493,473	390,216	1,945,146
Expenses incurred	21,914	211,710	1,962,720	438,770	281,367	198,958	147,490	736,313
Total losses and expenses	32,555	174,437	2,693,772	321,918	373,225	193,280	221,668	1,078,812
UNDERWRITING GAIN OR LOSS	54,469	386,147	4,636,492	760,688	654,592	392,238	369,158	1,815,125
	-1,049	1,050,694	435,041	2,566,341	69,591	101,235	21,058	133,021
<i>From Investments</i>								
Interest and rents earned	\$56,447	\$145,916	\$909,967	\$291,519	\$119,690	\$90,508	\$46,436	\$244,941
Profit on investments	57,373	260,700	1,710,604	632,325	444,981	48,429	53,073	123,178
Total investment income earned	113,820	406,616	2,620,571	923,844	564,671	138,937	99,509	368,119
Loss on investments	9,670	24,104	76,543	158,742	27,695	11,984	40,020	2,400
Expenses incurred	7,795	7,808	102,925	12,049	5,995	13,242	4,536	70,082
Total losses and expenses	17,465	31,912	179,468	170,791	33,690	25,226	44,556	72,482
INVESTMENT GAIN OR LOSS	96,355	374,704	2,441,103	753,053	530,981	113,711	54,955	295,637
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$19,000	-	\$510,000	-	-	-	-	\$150,000
Policyholders' dividends declared	-	\$1,179,239	-	\$3,012,797	-	-	-	-
Receipts from home office	-	-	-	-	\$4,042	\$496,733	-	-
Remittances to home office	-	-	-	-	99,216	724,347	\$46,763	-
Special reserves	1,874	-	-200,000	-	-	-	-	-
Other gains and losses	100,131	-	-29,348	493	7,588	40,804	1,304	71,794
MISCELLANEOUS GAIN OR LOSS	83,005	-1,179,239	-739,348	-3,012,304	-87,586	-186,810	-45,459	-78,206
GAIN OR LOSS IN SURPLUS	178,311	246,159	2,136,796	307,090	512,986	28,136	30,552	350,452
<i>Percentages</i>								
Losses incurred to premiums earned	41.02	14.74	38.52	13.27	38.86	41.64	37.71	37.36
Underwriting expenses incurred to premiums earned	60.94	12.14	52.86	9.74	51.55	40.46	56.68	54.73
Investment expenses incurred to interest and rents earned	13.81	5.35	11.31	4.13	5.01	14.63	9.77	28.61
Losses, expenses and dividends to income earned	54.37	86.65	69.32	92.79	53.40	66.01	84.48	87.97

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Caledonian- (U. S. Branch)	Caledonian- American	California	Cambridge Mutual	Camden	Capital (Cal.)	Carolina	Central (Md.)
<i>From Underwriting</i>								
Premiums earned	\$1,589,988	\$255,047	\$1,418,408	\$306,592	\$5,110,964	\$115,016	\$478,116	\$958,006
Profit and loss	9,987	100	2,184	274	5,162	423	17,496	6,763
Total underwriting income earned	1,599,975	255,156	1,420,592	306,866	5,116,126	114,593	460,620	964,769
Losses incurred	611,936	85,326	533,373	90,971	2,097,186	45,753	220,779	367,990
Expenses incurred	935,485	159,913	790,042	106,970	2,693,684	62,791	316,755	537,288
Total losses and expenses	1,547,421	245,239	1,323,415	197,941	4,790,880	108,544	537,534	905,278
UNDERWRITING GAIN OR LOSS	52,254	9,917	97,177	108,925	355,276	6,049	76,914	59,491
<i>From Investments</i>								
Interest and rents earned	\$114,098	\$58,882	\$243,789	\$22,440	\$555,733	\$49,757	\$93,625	\$147,779
Profit on investments	97,424	151,499	125,227	26,414	745,779	54,669	128,499	254,893
Total investment income earned	211,522	210,381	369,016	48,854	1,301,512	104,426	222,124	402,672
Loss on investments	11,698	50,656	92,341	10,165	182,824	30,465	16,807	21,442
Expenses incurred	17,362	8,361	74,948	1,163	128,372	6,396	13,166	38,487
Total losses and expenses	29,060	59,017	167,289	11,328	311,196	36,861	29,973	59,929
INVESTMENT GAIN OR LOSS	182,462	151,364	201,727	37,526	990,316	67,565	192,151	342,743
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$20,000	\$175,000	—	\$400,000	—	\$80,000	\$75,000
Policyholders' dividends declared	—	—	—	\$54,732	—	—	—	—
Receipts from home office	\$750	—	—	—	—	—	—	—
Remittances to home office	135,874	—	—	—	—	—	—	—
Special reserves	—	—	101	—	—	—	—	—
Other gain or loss	9,474	3,436	2,600	—3,899	—14,813	\$180	—6,638	630
MISCELLANEOUS GAIN OR LOSS	—125,450	—16,564	—172,399	—58,631	—414,813	180	—66,638	—74,370
GAIN OR LOSS IN SURPLUS	109,066	144,717	126,505	87,820	930,779	73,794	48,599	327,864
<i>Percentages</i>								
Losses incurred to premiums earned	33.49	33.46	37.60	29.34	41.03	39.78	46.18	38.41
Underwriting expenses incurred to premiums earned	55.84	62.69	55.70	34.89	52.11	34.59	66.25	56.09
Investment expenses incurred to interest and rents earned	15.22	14.20	30.74	5.18	23.10	12.85	14.06	26.04
Losses, expenses and dividends to income earned	87.04	69.65	93.08	74.22	85.27	66.39	91.91	76.07

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Central Mutual	Central Union	Century (U. S. Branch)	Charter Oak	Church Properties	Citizens (N. J.)	Citizens' Mutual	City of New York
<i>From Underwriting</i>								
Premiums earned	\$2,966,416	\$98,338	\$1,326,690	—	\$59,027	\$368,758	\$111,319	\$3,436,606
Profit and loss	—2,608	—1,765	3,294	\$9,789	—	—7,898	—39	17,387
Total underwriting income earned	2,963,808	96,573	1,329,984	9,789	59,027	360,860	111,280	3,453,993
Losses incurred	1,021,673	32,538	660,881	—	37,015	151,606	31,211	1,565,320
Expenses incurred	1,141,831	60,254	588,393	2,728	18,545	174,069	44,543	1,893,814
Total losses and expenses	2,163,504	92,792	1,249,274	2,728	55,560	325,675	75,754	3,459,134
UNDERWRITING GAIN OR LOSS	800,304	3,781	80,710	7,061	3,467	35,185	35,526	—5,141
<i>From Investments</i>								
Interest and rents earned	\$186,232	\$60,043	\$168,105	\$21,312	\$17,534	\$78,382	\$14,264	\$256,790
Profit on investments	74,464	42,905	285,339	—	39,880	39,047	29,581	791,832
Total investment income earned	260,696	102,948	453,444	21,312	57,414	117,429	43,845	1,048,622
Loss on investments	22,616	14,812	65,835	3,086	—	9,971	1,886	71,929
Expenses incurred	18,193	2,888	9,969	1,395	5,529	2,445	2,179	16,183
Total losses and expenses	40,809	17,700	75,804	5,281	5,529	12,416	4,065	88,112
INVESTMENT GAIN OR LOSS	219,887	84,848	377,640	16,031	51,885	105,013	39,780	960,510
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	—	—	\$8,000	\$30,000	—	\$180,000
Policyholders' dividends declared	\$822,188	—	—	—	—	—	\$21,811	—
Receipts from home office	—	—	\$326,925	—	—	—	—	—
Remittances to home office	—	—	172,012	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	4,255	\$27	13,201	—	2,210	—	—136	—
MISCELLANEOUS GAIN OR LOSS	—817,933	27	168,114	—	—5,790	—30,000	—21,947	—180,000
GAIN OR LOSS IN SURPLUS	202,258	88,656	626,464	\$23,092	49,562	110,198	53,359	775,369
<i>Percentages</i>								
Losses incurred to premiums earned	34.44	33.09	49.81	—	62.71	41.11	28.04	45.55
Underwriting expenses incurred to premiums earned	38.50	61.27	44.35	—	31.32	47.20	40.02	55.11
Investment expenses incurred to interest and rents earned	9.77	4.81	5.93	7.49	31.53	3.12	15.28	6.30
Losses, expenses and dividends to income earned	93.86	55.49	74.50	25.75	59.33	76.96	65.51	82.78

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Columbia (N. J.)	Columbia (Ohio)	Commerce	Commercial Union Assurance (U. S. Branch)	Commercial Union (N. Y.)	Commonwealth	Concordia	Connecticut
<i>From Underwriting</i>								
Premiums earned	\$678,121	\$508,781	\$1,100,047	\$5,816,341	\$884,837	\$1,966,075	\$1,149,165	\$4,870,210
Profit and loss	3,518	—434	—1,319	970	271	—2,235	—11,022	19,367
Total underwriting income earned	681,639	508,347	1,098,728	5,817,311	885,108	1,963,840	1,138,143	4,889,577
Losses incurred	247,080	209,215	457,297	2,145,467	334,429	638,030	449,905	1,816,513
Expenses incurred	375,135	269,973	614,189	2,899,538	492,897	1,086,187	644,010	2,652,184
Total losses and expenses	622,215	479,188	1,071,486	5,045,005	827,326	1,724,217	1,093,915	4,468,697
UNDERWRITING GAIN OR LOSS	59,424	29,159	27,242	772,306	57,782	239,623	44,228	419,880
<i>From Investments</i>								
Interest and rents earned	\$134,638	\$120,653	\$154,863	\$435,866	\$109,910	\$251,747	\$102,167	\$733,334
Profit on investments	120,754	131,430	971,948	441,001	120,847	155,244	338,618	860,761
Total investment income earned	255,392	252,083	1,126,811	876,867	230,757	406,991	500,785	1,594,095
Loss on investments	25,555	14,586	22,404	173,608	33,400	15,717	67,722	191,037
Expenses incurred	18,423	13,586	15,066	194,792	23,069	37,382	5,713	34,347
Total losses and expenses	43,978	28,172	37,470	368,400	57,069	53,089	73,435	225,384
INVESTMENT GAIN OR LOSS	211,414	223,911	1,089,341	508,467	173,688	353,892	427,350	1,368,711
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$100,000	\$70,000	\$200,000	—	\$100,000	—	\$80,000	\$500,000
Policyholders' dividends declared	—	—	—	\$45,794	—	—	—	—
Receipts from home office	—	—	—	819,179	—	—	—	—
Remittances to home office	—	9,067	—	—	—	—	—	—
Special reserves	—	—	—	23,589	—186	—	—	—
Other gain or loss	23,831	12,851	6,900	—	—	—	18,797	16,599
MISCELLANEOUS GAIN OR LOSS	—76,169	—48,082	—193,100	—749,796	—100,186	—17,780	—61,203	—483,401
GAIN OR LOSS IN SURPLUS	194,669	204,988	923,483	530,977	131,284	575,735	410,575	1,305,190
<i>Percentages</i>								
Losses incurred to premiums earned	36.44	41.12	41.57	36.89	37.80	32.45	39.15	37.30
Underwriting expenses incurred to premiums earned	55.32	53.07	55.84	49.85	55.70	55.24	56.04	54.46
Investment expenses incurred to interest and rents earned	13.68	11.26	9.73	44.69	21.53	14.85	3.52	4.68
Losses, expenses and dividends to income earned	81.77	75.93	58.82	80.87	88.22	74.97	76.11	80.12

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Continental	Cotton and Woolen Manu- facturers' Mutual	County	Dedham Mutual	Detroit Fire and Marine	Dixie	Dorchester Mutual	Dubuque Fire and Marine
<i>From Underwriting</i>								
Premiums earned	\$19,306,445	\$637,518	\$414,115	\$67,186	\$779,620	\$208,582	\$186,699	\$2,265,675
Profit and loss	39,621	39,621	1,209	199	2,810	3,947	891	13,011
Total underwriting income earned	19,346,066	636,566	412,906	66,987	776,810	204,635	185,808	2,232,664
Losses incurred	8,034,515	47,448	165,002	16,968	310,421	88,046	45,291	920,591
Expenses incurred	8,995,871	71,573	205,596	36,069	387,877	118,307	69,354	1,341,811
Total losses and expenses	17,030,386	118,821	370,598	53,637	698,298	206,353	114,645	2,262,402
UNDERWRITING GAIN OR LOSS	2,315,680	517,745	42,308	13,350	78,512	1,718	71,163	—9,738
<i>From Investments</i>								
Interest and rents earned	\$3,879,635	\$73,023	\$117,304	\$11,363	\$226,994	\$62,677	\$21,548	\$214,700
Profit on investments	14,503,443	65,267	132,811	9,620	250,308	46,604	19,731	421,708
Total investment income earned	18,383,078	138,290	250,115	20,983	477,302	109,281	41,279	636,408
Loss on investments	481,125	19,411	24,245	2,788	171,279	105,485	399	82,423
Expenses incurred	398,323	2,069	14,894	384	112,604	31,260	3,229	44,977
Total losses and expenses	879,448	21,480	39,139	3,172	283,883	136,745	3,628	127,400
INVESTMENT GAIN OR LOSS	17,503,630	116,810	211,036	17,811	193,419	27,464	37,651	509,008
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$3,295,710	—	\$120,000	—	\$100,000	—	—	\$60,000
Policyholders' dividends declared	—	\$549,965	—	\$10,210	—	—	\$45,829	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—20,526	—	—	—	50,000	\$64,117	—	—150,000
Other gain or loss	240,703	—15	2,014	—983	10,479	—15,308	—	12,308
MISCELLANEOUS GAIN OR LOSS	—3,075,533	—549,980	—117,986	—11,193	—39,521	48,809	—45,829	—197,692
GAIN OR LOSS IN SURPLUS	16,743,777	84,575	135,358	19,968	232,410	19,627	62,985	301,578
<i>Percentages</i>								
Losses incurred to premiums earned	41.62	7.41	39.84	25.25	39.82	42.21	24.26	40.63
Underwriting expenses incurred to premiums earned	46.59	11.23	49.65	54.58	49.75	56.72	37.15	59.22
Investment expenses incurred to interest and rents earned	10.27	2.83	12.69	3.38	49.61	49.87	14.98	20.95
Losses, expenses and dividends to income earned	56.20	89.08	79.89	76.18	86.29	109.30	72.26	84.80

*Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Eagle (N. Y.)	Eagle, Star and British Dominions (U. S. Branch)	East and West	Empire State	Employers'	Enterprise Mutual	Equitable Fire and Marine	Eureka- Security
<i>From Underwriting</i>								
Premiums earned	\$409,806	\$2,112,508	\$459,827	\$535,236	\$2,018,466	\$773,769	\$974,042	\$1,567,691
Profit and loss	2,044	3,977	6,795	-5,691	1,502	-541	-696	7,119
Total underwriting income earned	411,850	2,116,485	466,622	529,545	2,019,968	773,228	973,346	1,574,810
Losses incurred	157,937	1,119,995	173,661	224,708	780,190	109,811	363,303	830,430
Expenses incurred	245,734	1,139,595	282,633	272,368	1,116,090	80,278	511,205	995,663
Total losses and expenses	403,671	2,259,590	456,294	497,076	1,896,280	190,089	874,508	1,826,093
UNDERWRITING GAIN OR LOSS	8,179	-143,109	10,328	33,469	120,684	583,139	98,838	-251,283
<i>From Investments</i>								
Interest and rents earned	\$104,654	\$245,880	\$142,745	\$114,280	\$183,025	\$95,394	\$213,523	\$153,464
Profit on investments	81,789	457,296	242,801	154,860	481,864	331,326	315,649	83,474
Total investment income earned	186,443	703,176	385,546	269,140	664,889	476,720	529,172	236,938
Loss on investments	8,576	106,442	42,255	12,626	144,983	79,259	52,569	55,033
Expenses incurred	19,328	28,853	25,340	11,808	7,911	5,641	25,309	12,087
Total losses and expenses	27,904	135,295	67,595	24,434	152,894	84,900	77,878	67,720
INVESTMENT GAIN OR LOSS	158,539	567,881	317,951	244,706	511,995	391,820	451,294	169,218
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$100,000	-	\$60,000	\$80,000	\$125,000	-	\$100,000	-
Policyholders' dividends declared	-	-	-	-	-	\$646,592	-	-
Receipts from home office	-	\$103,017	-	-	-	-	-	-
Remittances to home office	-	175,778	-	-	-	-	-	-
Special reserves	-	-	-	-	-	-	-	-
Other gain or loss	-748	-92,142	-487	-143	-13,080	-353	23,899	\$1,148
MISCELLANEOUS GAIN OR LOSS	-100,748	-164,903	-60,487	-80,143	-138,080	-646,945	-76,101	1,148
GAIN OR LOSS IN SURPLUS	65,970	259,869	267,792	197,032	494,599	328,014	474,031	-80,917
<i>Percentages</i>								
Losses incurred to premiums earned	38.54	53.02	37.77	41.98	38.65	14.19	37.30	52.97
Underwriting expenses incurred to premiums earned	39.97	53.95	61.47	50.88	55.30	10.37	52.49	65.52
Investment expenses incurred to interest and rents earned	18.47	11.73	17.75	10.33	4.32	5.91	11.85	8.27
Losses, expenses and dividends to income earned	88.85	84.94	68.52	75.31	81.07	73.73	70.04	104.53

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Excelsior	Export	Manufacturers' Mutual	Farmers' (Pa.)	Federal	Federal Mutual	Federal Union	Fidelity and Guaranty
<i>From Underwriting</i>								
Premiums earned	\$239,030	\$93,647	\$939,356	\$624,283	\$3,454,674	\$442,057	\$634,667	\$3,295,725
Profit and loss	29,722	776	1,252	1,364	80,280	1,871	822	1,069
Total underwriting income earned	236,308	92,871	940,608	622,919	3,534,954	443,928	635,489	3,294,636
Losses incurred	107,505	9,279	123,595	269,403	1,511,287	115,855	257,232	1,285,789
Expenses incurred	142,562	-37,641	96,162	344,540	1,600,896	199,976	325,581	1,945,553
Total losses and expenses	250,067	-28,362	219,757	613,943	3,112,183	315,831	582,813	3,231,342
UNDERWRITING GAIN OR LOSS	-13,759	121,233	720,851	8,976	422,771	127,797	52,676	63,314
<i>From Investments</i>								
Interest and rents earned	\$31,042	\$22,428	\$102,768	\$81,875	\$706,190	\$30,443	\$92,689	\$231,661
Profit on investments	31,716	20,897	105,006	124,435	1,289,629	60,120	133,931	222,910
Total investment income earned	62,758	43,325	207,774	206,310	1,995,819	90,563	226,620	454,571
Loss on investments	10,055	750	22,073	14,487	54,671	4,813	34,802	19,979
Expenses incurred	5,295	796	7,550	13,751	70,116	1,825	10,110	25,218
Total losses and expenses	15,350	1,546	29,623	28,238	124,787	6,638	44,912	45,197
INVESTMENT GAIN OR LOSS	47,408	41,779	178,151	178,072	1,871,032	83,925	181,708	409,374
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$7,500	\$220,000	-	-	\$2,560,000	\$6,000	\$75,000	\$100,000
Policyholders' dividends declared	-	-	\$856,297	-	-	79,393	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	17,000	-	-	-	-	-	-	-
Other gain or loss	-344	-822	-47	\$29	-45,440	-	4,515	-10,650
MISCELLANEOUS GAIN OR LOSS	9,156	-220,822	-856,344	29	-2,605,440	-85,393	-70,485	-20,039
GAIN OR LOSS IN SURPLUS	42,805	-57,810	42,658	187,077	-311,637	126,329	163,899	335,999
<i>Percentages</i>								
Losses incurred to premiums earned	44.98	9.91	13.16	43.15	43.75	26.21	40.53	39.01
Underwriting expenses incurred to premiums earned	59.64	3.28	10.24	55.19	46.34	45.24	51.30	59.03
Investment expenses incurred to interest and rents earned	17.06	3.55	7.35	16.80	9.93	6.00	10.91	10.89
Losses, expenses and dividends to income earned	91.26	141.84	96.28	77.44	104.81	76.35	81.51	90.06

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Fidelity- Phenix	Fire Association of Philadelphia	Fireman's Fund	Firemen's (D. C.)	Firemen's (N. J.)	Firemen's Mutual	First American	First National
<i>From Underwriting</i>								
Premiums earned	\$14,856,438	\$8,140,805	\$15,570,531	\$167,626	\$11,290,997	\$2,116,539	\$928,045	—
Profit and loss	27,688	-11,707	43,002	865	-10,679	-1,262	1,613	—
Total underwriting income earned	14,884,126	8,129,098	15,613,533	168,491	11,280,318	2,115,277	929,658	—
Losses incurred	6,589,532	3,682,443	7,368,031	32,707	4,420,893	309,291	400,046	—
Expenses incurred	6,766,751	4,545,162	7,955,297	111,704	6,336,854	279,626	433,107	—
Total losses and expenses	13,356,283	8,227,605	15,323,328	144,411	10,757,747	588,917	833,153	—
UNDERWRITING GAIN OR LOSS	1,527,843	-98,507	290,205	24,080	522,571	1,526,360	96,505	—
<i>From Investments</i>								
Interest and rents earned	\$3,012,684	\$848,830	\$1,602,824	\$49,413	\$1,406,566	\$236,945	\$209,565	\$15,484
Profit on investments	13,103,297	1,747,835	1,566,092	127,655	436,031	346,027	492,882	—
Total investment income earned	16,115,981	2,596,665	3,168,916	177,068	1,842,597	582,972	702,447	15,484
Loss on investments	285,463	510,478	25,488	61,035	402,222	51,525	50,152	—
Expenses incurred	321,122	97,219	274,225	11,534	230,010	31,514	13,312	3,202
Total losses and expenses	606,585	607,697	299,713	72,569	632,232	83,039	63,464	3,202
INVESTMENT GAIN OR LOSS	15,509,396	1,988,968	2,869,203	104,499	1,210,365	499,933	638,983	12,222
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$2,616,700	\$499,880	\$1,200,000	\$16,000	—	—	\$100,000	—
Policyholders' dividends declared	—	—	—	—	—	\$1,725,073	—	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	-20,857	—	—	—	—	—	—	—
Other gain or loss	282,469	57,937	168,538	1,303	\$38,029	-1,533	21,976	—
MISCELLANEOUS GAIN OR LOSS	-2,335,088	-441,943	-1,031,442	-14,697	38,029	-1,726,606	-78,324	—
GAIN OR LOSS IN SURPLUS	14,682,151	1,448,518	2,127,966	113,882	1,770,965	299,687	657,164	\$12,222
<i>Percentages</i>								
Losses incurred to premiums earned	44.35	45.23	47.32	19.51	39.15	14.61	43.11	—
Underwriting expenses incurred to premiums earned	45.55	55.83	51.09	66.64	56.13	13.21	46.67	—
Investment expenses incurred to interest and rents earned	10.66	11.45	17.11	23.34	16.35	13.30	6.35	21.07
Losses, expenses and dividends to income earned	53.48	87.04	89.57	67.42	86.79	88.83	61.06	21.07

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Fitchburg Mutual	Franklin (Pa.)	Franklin National	Fulton	General Exchange	General (Seattle)	Girard	Glen Cove Mutual
<i>From Underwriting</i>								
Premiums earned	\$489,200	\$7,564,035	\$457,291	—	\$24,674,247	\$4,718,737	\$1,149,368	\$262,046
Profit and loss	407	103,936	—18,051	\$8,742	—106,470	—1,017	8,396	940
Total underwriting income earned	489,607	7,667,971	439,240	8,742	24,567,777	4,717,720	1,157,764	262,986
Losses incurred	130,967	3,236,501	206,413	—	12,599,880	2,046,827	448,624	82,391
Expenses incurred	266,104	4,282,885	251,451	5,041	6,183,715	2,564,809	646,472	116,172
Total losses and expenses	397,071	7,519,386	457,864	5,041	18,783,595	4,611,636	1,095,096	198,563
UNDERWRITING GAIN OR LOSS	92,536	148,585	—18,624	3,701	5,784,182	106,084	62,668	64,423
<i>From Investments</i>								
Interest and rents earned	\$29,093	\$1,032,289	\$157,032	\$67,263	\$769,576	\$379,123	\$172,421	\$12,662
Profit on investments	4,804	2,973,771	339,526	173,337	3,432,918	535,719	297,463	18,537
Total investment income earned	33,897	4,006,060	496,558	240,600	4,202,494	914,842	469,884	31,199
Loss on investments	36,797	355,734	83,946	51,642	50,668	53,783	82,839	21,161
Expenses incurred	11,899	69,314	4,314	1,962	48,100	49,248	4,886	4,191
Total losses and expenses	48,696	425,048	88,260	53,604	98,768	103,031	87,725	25,352
INVESTMENT GAIN OR LOSS	—14,799	3,581,012	408,298	186,996	4,103,726	811,811	382,159	5,847
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$720,000	—	\$545,000	—	\$240,000	\$80,000	—
Policyholders' dividends declared	\$96,304	—	—	—	—	184,720	—	\$52,303
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	1,726	—	\$324,146	—	\$1,167	—	—	—2,728
Other gain or loss	—	—	324,146	—	2,001	316,259	11,444	1,025
MISCELLANEOUS GAIN OR LOSS	—94,578	—720,000	324,146	—545,000	3,168	—108,461	—68,556	—54,006
GAIN OR LOSS IN SURPLUS	—16,841	3,009,597	713,820	—354,303	9,891,076	809,434	376,271	16,264
<i>Percentages</i>								
Losses incurred to premiums earned	26.77	42.79	45.14	—	51.07	43.38	39.03	31.44
Underwriting expenses incurred to premiums earned	54.40	56.62	54.98	—	25.06	54.35	56.24	44.33
Investment expenses incurred to interest and rents earned	40.90	6.71	2.75	2.92	6.25	12.99	2.83	33.10
Losses, expenses and dividends to income earned	103.55	74.22	58.36	242.10	65.63	91.24	77.59	93.89

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Glens Falls	Globe and Republic	Globe and Rutgers	Grain Dealers National Mutual	Granite State	Great American	Halifax (U. S. Branch)	Hampshire Mutual
<i>From Underwriting</i>								
Premiums earned	\$6,016,099	\$2,190,772	\$987,057	\$1,891,948	\$1,098,456	\$13,219,883	\$572,535	\$82,005
Profit and loss	6,436	7,496	—2,655	—1,625	—3,244	69,344	74,222	—442
Total underwriting income earned	6,022,635	2,198,268	984,402	1,890,323	1,095,212	13,289,227	646,757	81,563
Losses incurred	2,812,969	916,505	610,696	732,974	480,046	5,403,509	200,179	22,957
Expenses incurred	3,288,755	1,085,265	905,556	865,322	584,198	7,105,413	265,036	32,231
Total losses and expenses	6,101,724	2,001,770	1,516,252	1,598,296	1,064,244	12,508,922	465,215	55,188
UNDERWRITING GAIN OR LOSS	—79,189	196,498	—531,850	292,027	30,968	780,305	181,542	26,375
<i>From Investments</i>								
Interest and rents earned	\$873,206	\$244,163	\$659,255	\$133,216	\$152,121	\$2,129,130	\$108,418	\$3,861
Profit on investments	3,429,071	3,037,035	6,544,879	24,514	257,232	4,762,778	393,339	17,395
Total investment income earned	4,302,277	3,281,198	7,204,134	157,730	409,353	6,891,908	501,757	21,256
Loss on investments	478,658	1,182,938	1,741,072	23,289	34,464	515,421	73,208	15,601
Expenses incurred	100,577	61,412	119,497	24,044	8,571	151,365	6,101	141
Total losses and expenses	639,235	1,244,350	1,860,569	47,333	43,035	666,786	79,309	15,742
INVESTMENT GAIN OR LOSS	3,663,042	2,036,848	5,343,565	110,397	366,318	6,225,122	422,448	5,514
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$800,000	\$100,000	\$172,590	—	\$120,000	\$1,752,250	—	—
Policyholders' dividends declared	—	—	—	\$452,843	—	—	—	\$17,452
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	\$90,000	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	338,042	—58,637	—771,622	580	—	146,637	—	39
MISCELLANEOUS GAIN OR LOSS	—461,958	—158,646	—944,212	—452,263	—120,000	—1,605,613	—90,000	—17,413
GAIN OR LOSS IN SURPLUS	3,121,895	2,074,760	3,867,503	—49,839	277,286	5,399,814	513,990	14,476
<i>Percentages</i>								
Losses incurred to premiums earned	46.76	41.83	61.87	38.74	43.70	40.87	34.96	28.00
Underwriting expenses incurred to premiums earned	54.67	49.54	91.75	45.74	53.19	53.75	46.29	39.31
Investment expenses incurred to interest and rents earned	18.39	25.15	18.13	18.05	5.63	7.11	5.63	3.66
Losses, expenses and dividends to income earned	73.04	61.07	43.35	102.46	81.57	73.97	47.41	85.96

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Hanover	Hardware Dealers' Mutual	Hardware Mutual	Hartford	Hingham Mutual	Holyoke Mutual	Home (N. Y.)	Home Fire and Marine
<i>From Underwriting</i>								
Premiums earned	\$4,588,345	\$3,862,244	\$4,663,237	\$33,277,483	\$240,701	\$672,922	\$48,641,241	\$2,174,497
Profit and loss								
Total underwriting income earned	—14,028	3,316	1,019	—37,421	—296	—2,508	678,575	1,376
Total underwriting income earned	4,574,317	3,865,560	4,664,256	33,240,062	240,405	670,414	49,319,816	2,175,873
Losses incurred	1,970,972	1,138,870	1,681,984	14,195,361	80,886	190,048	23,355,803	977,795
Expenses incurred	2,607,515	1,232,959	1,301,779	16,722,993	101,215	306,366	29,425,105	1,100,699
Total losses and expenses	4,578,487	2,371,839	2,983,763	30,918,354	182,101	496,414	52,780,908	2,078,494
UNDERWRITING GAIN OR LOSS	—4,170	1,493,731	1,680,493	2,321,708	58,304	174,000	—3,461,092	97,379
<i>From Investments</i>								
Interest and rents earned	\$694,585	\$200,780	\$263,024	\$3,136,293	\$20,253	\$90,561	\$5,158,475	\$253,838
Profit on investments	1,970,137	243,871	182,228	5,411,006	19,300	67,691	18,428,673	270,473
Total investment income earned	2,664,722	447,651	445,252	8,548,199	48,553	158,252	23,587,148	524,311
Loss on investments	204,688	30,701	38,432	279,190	1,369	101,802	1,671,265	67,827
Expenses incurred	23,552	11,745	47,552	546,298	1,219	3,683	26,793	32,886
Total losses and expenses	228,240	42,446	85,984	825,488	2,588	107,485	1,644,472	100,413
INVESTMENT GAIN OR LOSS	2,442,482	202,205	359,268	7,722,711	45,965	50,767	21,942,676	423,898
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$640,000	—	—	\$2,400,000	—	\$7,000	\$3,625,000	\$200,000
Policyholders' dividends declared	—	\$1,295,785	\$2,028,056	—	\$50,875	122,910	—	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	16,000	—	—
Other gain or loss	—4,258	—10,177	—53,149	—651,812	601	—4,855	—4,619	2,526
MISCELLANEOUS GAIN OR LOSS	—644,258	—1,305,962	—2,081,205	—3,051,812	—50,274	—118,765	—3,629,619	—197,474
GAIN OR LOSS IN SURPLUS	1,794,054	389,974	—41,444	6,992,607	53,995	106,002	14,851,965	323,803
<i>Percentages</i>								
Losses incurred to premiums earned	42.96	29.49	36.07	42.66	33.60	28.24	48.02	44.97
Underwriting expenses incurred to premiums earned	56.83	31.92	27.91	50.26	42.05	45.52	60.50	50.62
Investment expenses incurred to interest and rents earned	3.39	5.85	18.08	17.42	4.17	6.28	—	12.84
Losses, expenses and dividends to income earned	75.18	90.26	99.77	81.71	81.52	88.55	79.62	88.10

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Homeland	Homestead	Hope Mutual	Imperial Assurance	Implement Dealers Mutual	Indemnity Marine (U. S. Branch)	Indiana Lumbermen's Mutual	Industrial Mutual
<i>From Underwriting</i>								
Premiums earned	\$703,704	\$490,781	\$533,419	\$910,872	\$545,474	\$343,882	\$1,450,216	\$318,637
Profit and loss	2,585	—17,057	1,074	1,535	2,703	1,327	—	—476
Total underwriting income earned	706,289	473,724	534,493	912,407	542,771	342,555	1,450,216	318,161
Losses incurred	275,210	256,671	59,985	329,204	194,682	199,981	542,751	23,577
Expenses incurred	487,012	443,155	86,077	307,576	213,091	142,692	491,059	36,919
Total losses and expenses	762,222	699,826	146,062	636,780	407,773	342,673	1,033,810	60,496
UNDERWRITING GAIN OR LOSS	—55,933	—226,102	388,431	75,627	134,998	—118	416,406	257,665
<i>From Investments</i>								
Interest and rents earned	\$127,734	\$80,603	\$53,205	\$160,404	\$19,196	\$35,082	\$129,137	\$41,765
Profit on investments	59,571	220,633	52,728	94,337	14,152	46,379	19,297	32,742
Total investment income earned	187,305	301,236	105,933	254,741	33,348	82,061	148,434	74,507
Loss on investments	6,960	19,690	10,638	2,677	3,259	1,500	8,026	9,970
Expenses incurred	4,254	7,161	1,760	26,381	1,064	2,487	44,831	1,176
Total losses and expenses	11,214	26,851	12,398	29,058	4,323	3,987	52,857	11,146
INVESTMENT GAIN OR LOSS	176,091	274,385	93,535	225,683	29,025	78,074	95,577	63,361
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	\$50,000	—	\$100,000	—	—	—	—
Policyholders' dividends declared	—	—	\$439,192	—	\$181,268	\$103,714	\$343,623	\$274,983
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	142,599	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	—\$5,892	500,000	—18	20,528	50,000	—2,288	—21,505	—7
MISCELLANEOUS GAIN OR LOSS	—5,892	450,000	—439,210	—79,472	—4,679	—40,973	—365,128	—274,990
GAIN OR LOSS IN SURPLUS	114,266	498,283	47,756	221,838	28,076	36,983	146,855	46,036
<i>Percentages</i>								
Losses incurred to premiums earned	39.11	52.30	11.25	36.14	35.69	58.15	37.43	7.40
Underwriting expenses incurred to premiums earned	69.20	90.30	16.14	55.72	39.07	41.49	33.86	11.50
Investment expenses incurred to interest and rents earned	3.33	8.88	3.31	16.45	5.54	6.97	34.72	2.82
Losses, expenses and dividends to income earned	86.55	100.22	93.32	82.75	102.99	81.64	89.47	88.27

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Insurance Company of North America	Insurance Company of State of Pennsylvania	Inter-Ocean	Iowa Hardware Mutual	Law Union and Rock (U. S. Branch)	Liverpool and London and Globe (U. S. Branch)	London Assurance (U. S. Branch)	London & Lamashire (U. S. Branch)
<i>From Underwriting</i>								
Premiums earned	\$22,111,726	\$1,690,073	\$2,265,190	\$290,388	\$738,709	\$8,611,247	\$3,636,912	\$3,332,148
Profit and loss	—289,651	20,199	22,521	—1,322	278	13,351	—25,091	5,992
Total underwriting income earned	21,822,075	1,710,272	2,287,711	289,066	738,987	8,624,598	3,611,821	3,338,140
Losses incurred	8,798,858	803,806	933,290	91,963	284,399	3,284,521	1,476,969	1,352,551
Expenses incurred	12,333,778	1,031,087	1,295,929	116,611	321,323	4,030,541	1,893,434	1,833,154
Total losses and expenses	21,132,636	1,834,893	2,229,219	208,574	715,722	7,915,062	3,370,393	3,185,705
UNDERWRITING GAIN OR LOSS	689,439	—124,621	58,492	80,492	23,265	709,536	241,428	152,435
<i>From Investments</i>								
Interest and rents earned	\$4,314,132	\$229,702	\$218,561	\$14,502	\$92,908	\$721,104	\$240,158	\$268,778
Profit on investments	10,956,672	1,232,075	358,864	2,306	30,794	958,823	1,174,161	286,642
Total investment income earned	15,270,804	1,461,777	577,425	16,808	123,702	1,679,927	1,414,319	555,420
Loss on investments	547,852	519,538	163,795	3,933	1,739	212,268	9,408	49,973
Expenses incurred	827,081	23,365	42,389	3,082	8,133	220,103	23,812	23,812
Total losses and expenses	1,374,933	543,103	206,184	7,015	9,862	332,371	37,078	73,785
INVESTMENT GAIN OR LOSS	13,895,871	918,674	371,241	9,793	113,840	1,347,556	1,376,641	481,635
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$3,000,000	\$90,000	\$150,000	—	—	—	—	—
Policyholders' dividends declared	—	—	—	\$84,851	—	—	—	—
Receipts from home office	—	—	—	—	—	\$23,154	\$39,130	\$4,464
Remittances to home office	—	—	—	—	—	1,719,205	345,058	613,922
Special reserves	—	—	—	—	\$117,717	—	—	—
Other gain or loss	—71,856	13,576	—4,900	—20,449	20,274	3,800	9,535	56,964
MISCELLANEOUS GAIN OR LOSS	—3,071,856	—76,424	—154,900	—105,300	—97,443	—1,692,251	—296,393	—552,494
GAIN OR LOSS IN SURPLUS	11,513,454	717,629	274,833	—15,015	39,662	364,841	1,321,676	81,576
<i>Percentages</i>								
Losses incurred to premiums earned	39.79	47.56	41.20	31.67	38.50	38.14	40.61	40.59
Underwriting expenses incurred to premiums earned	55.78	61.00	57.21	40.15	58.39	53.77	52.06	55.01
Investment expenses incurred to interest and rents earned	19.17	10.13	19.39	21.25	8.75	16.66	11.77	8.86
Losses, expenses and dividends to income earned	68.77	77.80	90.24	98.22	84.11	80.04	67.80	83.71

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	London and Scottish (U. S. Branch)	Lowell Mutual	Lumber Mutual	Lumbermens Mutual	Lumbermens (Pa.)	Lynn Mutual	Manhattan	Mansfield Mutual
<i>From Underwriting</i>								
Premiums earned	\$308,237	\$142,065	\$1,241,981	\$1,894,933	\$1,251,911	\$158,395	\$712,370	\$93,140
Profit and loss	—2,634	4	117	2,423	1,733	9	42	996
Total underwriting income earned	305,603	142,069	1,242,098	1,897,356	1,253,644	158,404	712,412	94,136
Losses incurred	114,334	49,700	408,463	643,094	562,600	44,636	283,162	27,859
Expenses incurred	176,475	66,792	414,841	781,331	710,287	65,180	410,143	52,898
Total losses and expenses	290,809	116,492	823,304	1,424,425	1,272,887	109,816	693,305	80,757
UNDERWRITING GAIN OR LOSS	14,794	25,577	418,794	472,931	—19,243	48,588	19,107	13,379
<i>From Investments</i>								
Interest and rents earned	\$56,083	\$8,354	\$104,266	\$95,073	\$215,692	\$18,637	\$105,839	\$8,396
Profit on investments	56,413	9,912	77,394	25,361	492,328	36,837	82,033	196
Total investment income earned	112,496	18,266	241,660	120,434	708,020	55,474	187,872	8,592
Loss on investments	20,959	1,803	10,828	9,312	84,807	5,650	1,118	5,483
Expenses incurred	5,560	307	15,699	30,279	24,110	3,781	19,297	684
Total losses and expenses	26,519	2,110	26,527	39,591	108,917	9,431	20,415	6,167
INVESTMENT GAIN OR LOSS	85,977	16,156	215,133	80,843	599,103	46,043	167,457	2,425
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	—	—	\$140,000	—	\$50,000	—
Policyholders' dividends declared	—	\$25,874	\$352,885	\$461,036	—	\$31,194	—	\$17,713
Receipts from home office	\$812	—	—	—	—	—	—	—
Remittances to home office	56,406	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	—5,838	—366	2,423	—42,504	32,025	—3,343	29	—
MISCELLANEOUS GAIN OR LOSS	—61,432	—26,240	—356,462	—504,856	—107,975	—34,537	—49,971	—17,713
GAIN OR LOSS IN SURPLUS	39,339	15,493	283,465	48,918	471,885	60,094	136,593	—1,909
<i>Percentages</i>								
Losses incurred to premiums earned	37.09	34.98	32.89	33.94	44.94	28.18	39.75	29.91
Underwriting expenses incurred to premiums earned	57.25	47.02	33.41	41.24	56.74	41.15	57.57	56.79
Investment expenses incurred to interest and rents earned	9.91	3.68	9.56	31.85	11.18	20.29	18.23	8.15
Losses, expenses and dividends to income earned	75.90	90.11	81.06	95.45	77.58	70.34	84.83	101.86

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Manu- facturers' Mutual	Manufac- turers and Merchants Mutual	Marine (U. S. Branch)	Maryland	Massachusetts Fire and Marine	Mechanics Mutual	Mechanics and Traders (Conn.)
<i>From Underwriting</i>							
Premiums earned	\$1,289,614	\$162,146	\$1,929,284	\$340,795	\$414,127	\$773,769	\$1,003,616
Profit and loss	—901	574	—71,606	1,086	—1,470	—541	3,166
Total underwriting income earned	1,288,713	162,720	1,857,678	341,881	412,657	773,228	1,006,776
Losses incurred	183,019	46,220	613,690	146,082	160,403	109,811	432,448
Expenses incurred	132,719	71,870	876,566	170,047	199,132	107,508	565,559
Total losses and expenses	315,738	118,090	1,490,256	316,729	359,535	217,319	998,007
UNDERWRITING GAIN OR LOSS	972,975	44,630	367,422	25,152	53,122	555,909	8,769
<i>From Investments</i>							
Interest and rents earned	\$161,853	\$40,514	\$135,302	\$141,821	\$133,095	\$51,177	\$191,818
Profit on investments	677,899	133,193	39,881	429,659	161,426	439,725	329,119
Total investment income earned	839,752	173,707	175,183	571,480	294,521	107,651	520,937
Loss on investments	141,233	28,163	—	33,386	22,041	112,819	140,058
Expenses incurred	9,950	1,289	6,374	8,983	10,480	7,141	8,582
Total losses and expenses	151,183	29,452	6,374	42,369	32,527	130,700	148,640
INVESTMENT GAIN OR LOSS	688,569	144,255	168,809	529,111	261,994	448,886	372,297
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	—	\$10,943	—	—	\$120,000	—	—
Policyholders' dividends declared	\$1,077,655	39,066	—	—	—	\$646,593	—
Receipts from home office	—	—	\$107,620	—	—	—	—
Remittances to home office	—	—	761,930	—	—	—	—
Special reserves	—	—	—	—	—	—	—
Other gain or loss	—588	3,308	—167,311	\$21	—	1,386	\$69,367
MISCELLANEOUS GAIN OR LOSS	—1,078,243	—46,701	—821,621	21	—120,000	—46,614	69,367
GAIN OR LOSS IN SURPLUS	583,301	142,184	—285,390	554,284	195,116	357,849	450,433
<i>Percentages</i>							
Losses incurred to premiums earned	14.19	28.50	31.81	42.86	38.73	14.19	43.09
Underwriting expenses incurred to premiums earned	10.29	44.33	45.43	50.08	48.09	13.89	56.35
Investment expenses incurred to interest and rents earned	6.15	3.18	4.71	6.33	7.88	6.49	4.47
Losses, expenses and dividends to income earned	72.57	58.72	73.62	39.32	72.41	72.93	75.06

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Mercantile	Mercantile Mutual	Merchants and Farmers Mutual	Merchants and Manufacturers (N. J.)	Merchants' and Manufacturers' Mutual	Merchants Fire (N. Y.)	Merchants (R. I.)	Merchants Mutual
<i>From Underwriting</i>								
Premiums earned	\$2,045,303	\$668,627	\$187,741	\$1,293,040	\$134,364	\$3,744,061	\$1,078,248	\$828,530
Profit and loss	—1,654	—327	730	3,504	—283	2,368	2,767	120
Total underwriting income earned	2,043,649	668,300	188,471	1,296,544	134,081	3,746,429	1,081,015	828,650
Losses incurred	687,291	97,670	49,498	542,466	56,359	1,262,160	503,236	124,370
Expenses incurred	1,127,311	70,410	80,981	745,712	67,495	1,929,864	630,806	100,925
Total losses and expenses	1,814,602	168,080	130,479	1,288,178	123,854	3,192,024	1,134,042	225,295
UNDERWRITING GAIN OR LOSS	229,047	500,220	57,992	8,366	10,227	554,405	—53,027	603,355
<i>From Investments</i>								
Interest and rents earned	\$230,023	\$53,309	\$17,307	\$141,185	\$10,796	\$617,672	\$102,522	\$79,629
Profit on investments	115,365	99,723	6,746	1,278,909	18,389	2,528,620	352,088	140,770
Total investment income earned	345,388	153,032	24,053	1,420,094	29,185	3,146,292	454,610	220,399
Loss on investments	10,705	6,072	750	440,437	4,681	283,008	201,908	11,537
Expenses incurred	35,448	1,806	868	22,777	1,206	103,325	7,847	4,176
Total losses and expenses	46,153	7,878	1,618	463,214	5,887	386,333	209,755	15,713
INVESTMENT GAIN OR LOSS	299,235	145,154	22,435	956,880	23,298	2,759,959	244,855	204,686
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	—	\$80,000	—	\$1,300,000	\$15,000	—
Policyholders' dividends declared	—	\$544,760	\$51,822	—	\$5,938	—	—	\$672,004
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other earnt loss	—\$19,979	—	411	—350,000	—605	—	6,580	—
MISCELLANEOUS GAIN OR LOSS	—19,979	—54,411	—54,411	—466,239	—6,543	—1,300,000	—8,420	—672,064
GAIN OR LOSS IN SURPLUS	508,363	100,614	26,016	499,007	26,982	2,014,364	183,408	135,977
<i>Percentages</i>								
Losses incurred to premiums earned	33.60	14.61	26.37	41.95	41.95	33.71	46.67	15.01
Underwriting expenses incurred to premiums earned	55.11	10.53	43.13	57.68	50.23	51.55	58.50	12.18
Investment expenses incurred to interest and rents earned	15.41	3.39	5.01	16.13	11.17	16.73	7.65	5.24
Losses, expenses and dividends to income earned	77.89	87.75	87.95	67.41	83.10	70.78	88.48	87.04

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Mercury	Merrimack Mutual	Michigan Fire and Marine	Michigan Millers Mutual	Middlesex Mutual	Millers Mutual (Ill.)	Millers Mutual (Pa.)	Millers Mutual (Texas)
<i>From Underwriting</i>								
Premiums earned	\$1,718,796	\$861,776	\$1,336,001	\$2,072,260	\$599,756	\$1,523,496	\$615,648	\$938,377
Profit and loss	1,498	1,156	1,336,365	8,654	139	250	553	—5,335
Total underwriting income earned	1,720,494	862,932	1,336,365	2,080,914	599,617	1,523,237	616,001	933,042
Losses incurred	684,662	269,391	564,878	758,367	169,836	526,608	197,426	326,239
Expenses incurred	889,024	429,961	728,999	865,585	218,863	613,761	236,361	346,488
Total losses and expenses	1,573,706	699,352	1,293,477	1,623,922	388,199	1,140,369	432,787	672,727
UNDERWRITING GAIN OR LOSS	146,788	163,580	42,888	456,992	211,418	382,868	183,214	260,315
<i>From Investments</i>								
Interest and rents earned	\$241,122	\$50,619	\$174,475	\$255,441	\$88,587	\$91,366	\$58,085	\$69,933
Profit on investments	85,848	199,962	164,928	108,638	156,332	43,391	47,203	13,423
Total investment income earned	326,970	250,581	339,403	364,079	244,919	134,757	105,288	83,356
Loss on investments	37,826	209,046	41,467	55,594	18,612	22,345	16,664	24,135
Expenses incurred	7,353	11,409	14,464	98,020	16,731	12,524	4,219	14,129
Total losses and expenses	45,179	220,455	55,931	153,614	35,343	34,869	20,883	38,264
INVESTMENT GAIN OR LOSS	281,791	30,126	283,472	210,465	209,576	99,888	84,405	45,092
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$180,000	\$7,000	\$90,000	\$566,024	\$118,311	\$479,417	\$222,241	\$251,135
Policyholders' dividends declared	—	149,137	—	—	—	—	—	—
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	13,587	3,332	—	500,000	—	—	—	—
Other gain or loss	—	—	—	106,078	1,832	—	2,143	4,477
MISCELLANEOUS GAIN OR LOSS	—166,413	—152,805	—90,000	40,054	—116,479	—480,062	—220,098	—246,688
GAIN OR LOSS IN SURPLUS	262,166	40,901	236,360	707,511	304,515	2,694	47,521	58,749
<i>Percentages</i>								
Losses incurred to premiums earned	39.83	31.26	42.28	36.59	28.32	34.57	32.07	34.77
Underwriting expenses incurred to premiums earned	51.73	49.89	54.53	41.77	30.41	40.28	38.23	36.92
Investment expenses incurred to interest and rents earned	3.05	22.54	8.29	38.37	18.89	13.71	7.26	20.20
Losses, expenses and dividends to income earned	87.86	96.63	85.89	95.85	64.16	99.80	93.71	94.66

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Millers National	Mill Owners Mutual (Ill.)	Mill Owners Mutual (Ia.)	Milwaukee Mechanics'	Minneapolis Fire and Marine	Minnesota Implement Mutual	Monarch	Mutual Fire Assurance (Mass.)
<i>From Underwriting</i>								
Premiums earned	\$2,995,834	\$393,599	\$1,656,214	\$3,255,959	—	\$4,543,166	\$1,566,532	\$24,507
Profit and loss	826	—490	—361	4,257	—	4,714	74,421	29
Total underwriting income earned	2,996,660	393,109	1,655,853	3,260,216	—	4,547,880	1,640,953	24,536
Losses incurred	1,208,507	39,066	590,184	1,272,302	—	1,559,158	827,250	1,475
Expenses incurred	1,549,121	65,850	730,904	1,819,416	—	1,302,555	1,037,782	14,871
Total losses and expenses	2,757,628	104,916	1,321,088	3,091,718	—	2,861,713	1,865,032	16,346
UNDERWRITING GAIN OR LOSS	239,032	288,193	334,765	168,498	—	1,686,167	—224,079	8,190
<i>From Investments</i>								
Interest and rents earned	\$195,998	\$45,917	\$105,073	\$423,199	\$71,719	\$201,762	\$151,344	\$17,742
Profit on investments	153,076	82,360	63,174	490,219	83,980	103,704	175,576	21,200
Total investment income earned	349,074	128,277	168,247	913,418	155,699	305,466	336,920	39,032
Loss on investments	155,855	24,915	6,866	21,309	15,630	48,643	43,552	25
Expenses incurred	18,217	2,882	36,548	50,755	4,919	60,122	43,020	557
Total losses and expenses	174,072	27,797	43,414	81,064	20,249	108,765	87,172	582
INVESTMENT GAIN OR LOSS	175,002	100,480	124,833	832,354	135,450	196,701	239,748	38,450
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	—	\$160,000	\$20,000	—	—	—
Policyholders' dividends declared	\$400,433	\$309,375	\$398,124	—	—	\$1,666,084	—	\$19,856
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	242	—	—1,897	19,992	—	200,000	\$4,164	—
MISCELLANEOUS GAIN OR LOSS	—400,191	—309,375	—400,021	—140,008	—20,000	21,565	67,626	—
GAIN OR LOSS IN SURPLUS	13,843	79,298	59,577	860,844	115,450	—1,438,349	71,790	—19,856
							87,459	26,784
<i>Percentages</i>								
Losses incurred to premiums earned	40.34	9.93	35.63	39.08	—	34.32	52.81	60.02
Underwriting expenses incurred to premiums earned	51.71	16.73	44.13	55.88	—	28.67	66.25	60.68
Investment expenses incurred to interest and rents earned	9.30	6.27	34.78	14.12	6.44	29.80	28.82	3.14
Losses, expenses and dividends to income earned	99.59	84.79	96.63	79.85	25.85	95.53	99.20	57.87

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Mutual Fire (Mc.)	Mutual Protection	National— Ben Franklin	National (Conn.)	National Liberty	National Mutual (Ohio)	National Reserve	National Retailers Mutual
<i>From Underwriting</i>								
Premiums earned	\$238,100	—	\$1,149,568	\$13,510,215	\$5,522,391	\$198,752	\$903,186	\$1,394,739
Profit and loss	—1,118	\$61	—2,027	36,231	41,680	1,425	—12,446	1,420
Total underwriting income earned	236,982	61	1,147,541	13,546,446	5,564,071	200,177	890,740	1,396,159
Losses incurred	90,323	—	450,318	5,821,417	2,035,297	78,959	376,111	474,869
Expenses incurred	117,130	—	644,732	7,509,645	3,018,422	92,912	525,279	541,184
Total losses and expenses	207,453	273	1,095,050	13,331,062	5,053,719	171,871	901,390	1,016,053
UNDERWRITING GAIN OR LOSS	29,529	—212	52,491	215,384	510,352	28,306	—10,650	380,106
<i>From Investments</i>								
Interest and rents earned	\$18,234	\$227	\$148,274	\$1,552,042	\$821,646	\$11,717	\$105,422	\$47,296
Profit on investments	35,000	—	397,547	3,642,532	2,620,255	15,813	186,718	62,180
Total investments income earned	53,234	—	545,821	5,194,574	3,441,901	27,530	292,140	109,478
Loss on investments	2	2,700	188,121	427,199	232,919	—	39,860	263
Expenses incurred	4,434	294	18,819	101,721	38,194	1,354	29,633	4,652
Total losses and expenses	4,436	2,994	206,940	528,920	291,113	1,354	69,493	4,915
INVESTMENT GAIN OR LOSS	48,798	—2,727	338,881	4,665,654	3,150,788	26,176	222,647	104,561
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	\$80,000	\$1,000,000	\$800,000	—	\$250,000	—
Policyholders' dividends declared	\$44,073	—	—	—	—	\$35,792	—	\$323,319
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—50,000	—
Other gain or loss	6,101	\$122	7,561	283,780	1,437	14	5,728	4,090
MISCELLANEOUS GAIN OR LOSS	—37,972	122	—72,439	—716,220	—798,563	—35,778	—294,272	—319,229
GAIN OR LOSS IN SURPLUS	40,355	—2,817	318,933	4,164,818	2,862,577	18,704	—82,275	105,438
<i>Percentages</i>								
Losses incurred to premiums earned	37.94	—	39.17	43.09	36.86	39.73	41.64	34.05
Underwriting expenses incurred to premiums earned	49.19	—	50.09	55.59	54.65	46.74	58.16	38.80
Investment expenses incurred to interest and rents earned	24.31	111.78	12.69	6.55	7.08	11.56	28.11	9.84
Losses, expenses and dividends to income earned	88.20	1,123.01	81.61	79.29	68.23	91.79	103.21	89.28

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	National Security	National Union	Netherlands (U. S. Branch)	Newark	Newburyport Mutual	New Brunswick	New England	New Hampshire
<i>From Underwriting</i>								
Premiums earned	\$437,082	\$6,477,355	\$330,837	\$2,989,311	\$3,546	\$1,090,379	\$329,895	\$3,973,031
Profit and loss	5,866	14,408	64	10,067		55,195	115	17,369
Total underwriting income earned	442,948	6,491,763	330,901	2,979,244	3,546	1,145,574	330,010	3,995,662
Losses incurred	175,159	2,860,026	121,264	1,137,127	1,150	459,159	138,370	1,577,193
Expenses incurred	231,170	3,592,741	216,238	1,491,508	1,684	703,617	179,936	2,028,531
Total losses and expenses	406,329	6,422,767	337,502	2,738,635	2,834	1,162,776	318,306	3,605,724
UNDERWRITING GAIN OR LOSS	36,619	68,996	6,601	240,609	712	17,202	11,704	349,938
<i>From Investments</i>								
Interest and rents earned	\$81,544	\$620,713	\$60,412	\$372,021	\$2,655	\$215,516	\$71,504	\$632,151
Profit on investments	174,283	786,517	4,637	341,525	4,989	420,651	146,866	1,185,253
Total investment income earned	255,837	1,407,230	65,049	713,546	7,644	636,167	218,370	1,817,404
Loss on investments	37,541	156,112	27,217	61,473	—	59,627	28,815	264,801
Expenses incurred	21,301	84,687	8,049	58,780	61	20,934	19,968	43,075
Total losses and expenses	58,842	240,799	35,866	120,253	61	80,561	48,783	307,876
INVESTMENT GAIN OR LOSS	196,995	1,166,431	29,183	593,293	7,583	555,606	169,587	1,509,528
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$50,000	\$220,000	—	\$300,000	—	\$150,000	\$20,000	\$480,000
Policyholders' dividends declared	—	—	—	—	\$3,412	—	—	—
Receipts from home office	—	—	\$22,000	—	—	—	—	—
Remittances to home office	—	—	27,366	—	—	—	—	—
Special reserves	—	5,945	—	—	—	—	—	—
Other gain or loss	9,080	23,894	162	14,462	—	—	—	—
MISCELLANEOUS GAIN OR LOSS	40,920	190,161	5,204	285,538	3,412	150,000	20,000	24,579
GAIN OR LOSS IN SURPLUS	192,694	1,045,266	17,378	548,364	4,883	388,404	161,291	1,354,887
<i>Percentages</i>								
Losses incurred to premiums earned	40.07	44.15	36.65	38.04	32.41	42.11	41.94	39.70
Underwriting expenses incurred to premiums earned	52.89	55.00	65.36	53.37	47.50	64.53	54.54	51.06
Investment expenses incurred to interest and rents earned	26.12	13.64	14.32	15.80	2.32	9.71	27.93	6.81
Losses, expenses and dividends to income earned	73.72	87.14	94.30	85.55	56.36	78.21	70.59	76.15

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	New Jersey	New York Fire	New York Underwriters	Niagara	Norfolk Mutual	North British and Mercantile (U. S. Branch)	North China (U. S. Branch)	Northern (N. Y.)
<i>From Underwriting</i>								
Premiums earned	\$1,769,568	\$1,883,971	\$1,103,917	\$4,914,127	\$204,037	\$6,768,676	\$72,903	\$4,149,451
Profit and loss	—3,834	6,025	—1,530	9,835	713	—52,618	—242	—8,791
Total underwriting income earned	1,765,734	1,889,996	1,102,387	4,923,962	204,750	6,716,058	72,661	4,140,660
Losses incurred	750,414	793,540	458,554	1,813,101	71,201	2,585,318	32,330	1,535,709
Expenses incurred	990,311	1,081,330	573,696	2,393,275	99,972	3,606,531	33,840	2,338,223
Total losses and expenses	1,740,725	1,874,870	1,032,250	4,206,376	171,173	6,191,849	66,170	3,873,932
UNDERWRITING GAIN OR LOSS	25,009	15,126	70,137	717,586	33,577	524,209	6,491	266,728
<i>From Investments</i>								
Interest and rents earned	\$144,624	\$271,559	\$275,169	\$966,977	\$56,950	\$520,807	\$35,939	\$429,527
Profit on investments	411,732	1,684,764	216,967	3,342,956	19,799	223,499	11,477	923,079
Total investment income earned	556,356	1,956,323	492,136	4,309,933	76,749	744,306	47,416	1,352,606
Loss on investments	40,875	513,050	43,117	146,448	3,596	1,634	14,841	69,851
Expenses incurred	4,309	49,396	8,369	110,542	5,651	61,762	4,214	14,336
Total losses and expenses	45,184	562,446	51,486	256,990	9,247	63,396	19,055	84,187
INVESTMENT GAIN OR LOSS	511,172	1,393,877	440,650	4,052,943	67,502	680,910	28,361	1,268,419
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$100,000	\$160,000	\$100,000	\$800,000	—	—	—	\$320,000
Policyholders' dividends declared	—	—	—	—	\$44,564	—	—	—
Receipts from home office	—	—	—	—	—	—	\$144,174	—
Remittances to home office	—	—	—	—	—	552,950	133,531	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	2,943	—23,507	7	41,927	—3,371	—130,824	—1,649	—26,581
MISCELLANEOUS GAIN OR LOSS	—97,057	—183,507	—99,993	—758,073	—47,935	—679,469	8,994	—346,581
GAIN OR LOSS IN SURPLUS	439,124	1,225,496	410,794	4,012,456	53,144	525,650	43,846	1,188,566
<i>Percentages</i>								
Losses incurred to premiums earned	42.41	42.12	41.54	36.90	34.90	38.20	44.35	37.01
Underwriting expenses incurred to premiums earned	55.96	57.40	51.97	48.70	49.00	53.28	46.42	56.35
Investment expenses incurred to interest and rents earned	2.98	18.19	3.04	11.43	9.92	11.86	11.73	3.34
Losses, expenses and dividends to income earned	81.22	67.53	74.24	57.00	79.92	83.85	70.98	77.88

*Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Northern Assurance (U. S. Branch)	North River	Northwestern Fire and Marine	Northwestern Mutual	Northwestern National	Norwich Union (U. S. Branch)	Occidental	Ohio Farmers
<i>From Underwriting</i>								
Premiums earned	\$3,623,739	\$5,725,218	\$615,399	\$5,202,415	\$4,121,713	\$2,547,012	\$832,472	\$2,266,518
Profit and loss	9,543	-11,116	3,611	-19,778	1,534	8,338	245	-3,880
Total underwriting income earned	3,633,282	5,714,102	619,010	5,182,637	4,123,247	2,555,350	832,717	2,262,638
Losses incurred	1,349,257	2,376,171	268,771	1,884,602	1,428,004	1,016,178	387,318	1,003,439
Expenses incurred	2,067,779	3,071,151	283,152	2,407,539	2,573,232	1,395,340	411,661	1,157,066
Total losses and expenses	3,417,036	5,447,322	551,923	4,292,141	4,001,236	2,411,518	798,979	2,160,505
UNDERWRITING GAIN OR LOSS	216,246	266,780	67,087	890,496	122,011	143,832	33,738	102,133
<i>From Investments</i>								
Interest and rents earned	\$349,534	\$1,023,174	\$95,991	\$211,865	\$662,105	\$220,477	\$178,836	\$157,695
Profit on investments	375,846	3,314,229	68,635	145,358	319,548	85,154	161,123	220,251
Total investment income earned	725,380	4,337,403	164,626	357,223	981,653	305,631	339,959	377,946
Loss on investments	142,243	338,863	20,332	15,581	40,219	8,176	36,401	88,772
Expenses incurred	71,366	18,846	16,533	16,533	157,215	47,047	18,287	62,770
Total losses and expenses	213,609	403,072	39,178	32,114	197,434	55,223	54,688	148,542
INVESTMENT GAIN OR LOSS	511,771	3,934,331	125,448	325,109	784,219	250,408	285,291	229,404
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	-	\$840,000	\$100,000	-	\$500,000	-	\$120,000	-
Policyholders' dividends declared	-	-	-	\$974,813	-	-	-	-
Receipts from home office	\$6,478	-	-	-	-	\$76,321	-	-
Remittances to home office	393,367	-	-	-	-	779,896	-	-
Special reserves	-	-	4,000	100,000	-	-	-	-
Other gain or loss	-18,358	26,738	-6,770	-33,448	-131	-45,717	-41,332	\$4,020
MISCELLANEOUS GAIN OR LOSS	-405,247	-813,262	-102,770	-908,261	-500,131	-748,792	-161,332	4,620
GAIN OR LOSS IN SURPLUS	322,770	3,387,849	89,765	307,344	406,099	-354,552	157,697	336,157
<i>Percentages</i>								
Losses incurred to premiums earned	37.23	41.50	43.67	36.23	34.65	39.90	46.53	44.27
Underwriting expenses incurred to premiums earned	57.06	53.64	46.01	46.27	62.48	54.79	49.45	51.05
Investment expenses incurred to interest and rents earned	20.42	6.28	19.63	7.80	23.74	21.34	10.21	39.80
Losses, expenses and dividends to income earned	83.30	66.56	88.19	96.31	92.04	86.22	83.03	87.44

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1933—Continued

	Ohio Hardware Mutual	Ohio Mutual	Old Colony	Orient	Pacific Coast (U.S. Branch)	Pacific Fire	Pacific National	Pelaine (U. S. Branch)
<i>From Underwriting</i>								
Premiums earned	\$439,050	\$79,927	\$1,613,267	\$1,588,008	\$390,628	\$3,470,815	\$1,600,458	\$978,253
Profit and loss	218	176	3,152	1,672	—15	11,821	—29,605	—14,319
Total underwriting income earned	439,268	80,103	1,616,419	1,589,680	390,613	3,482,136	1,570,853	963,934
Losses incurred	192,996	24,072	659,978	569,461	179,486	1,527,616	691,864	368,288
Expenses incurred	139,051	47,400	781,347	880,057	407,072	1,813,084	1,139,806	553,217
Total losses and expenses	332,047	71,472	1,441,325	1,449,518	586,558	3,340,698	1,831,670	921,505
UNDERWRITING GAIN OR LOSS	107,221	8,631	175,094	140,162	—195,945	141,438	—260,817	42,429
<i>From Investments</i>								
Interest and rents earned	\$10,738	\$16,700	\$392,494	\$219,114	\$42,525	\$269,479	\$192,453	\$118,604
Profit on investments	1,822	5,711	560,530	414,264	28,160	639,186	131,636	154,904
Total investment income earned	12,560	22,411	953,024	633,378	70,685	1,208,665	374,089	273,508
Loss on investments	1,960	4,777	43,464	139,772	750	33,043	7,554	63,569
Expenses incurred	897	1,389	10,599	61,587	2,995	8,869	2,315	30,745
Total losses and expenses	2,857	6,166	54,063	201,369	3,745	41,912	9,869	94,314
INVESTMENT GAIN OR LOSS	9,703	16,245	898,961	432,009	66,940	1,167,053	364,220	179,194
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	—	—	\$240,000	\$250,000	—	\$220,000	\$50,000	—
Policyholders' dividends declared	\$118,432	\$20,180	—	—	—	—	—	—
Receipts from home office	—	—	—	—	\$242,821	—	—	\$1,000
Remittances to home office	—	—	—	—	43,008	—	—	121,086
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	—6,025	63	—9,783	55,497	—44	7,552	50,215	—
MISCELLANEOUS GAIN OR LOSS	—124,457	—20,117	—249,783	—194,503	199,769	—212,448	—127,231	452
GAIN OR LOSS IN SURPLUS	—7,533	4,759	824,272	377,668	70,764	1,096,043	—23,613	—119,634
<i>Percentages</i>								
Losses incurred to premiums earned	43.96	30.12	40.91	35.86	45.95	44.01	43.23	37.65
Underwriting expenses incurred to premiums earned	31.67	59.31	48.43	55.41	104.21	52.23	71.22	56.55
Investment expenses incurred to interest and rents earned	8.35	8.32	2.70	28.11	7.04	3.29	1.20	25.92
Losses, expenses and dividends to income earned	100.33	95.42	67.54	85.51	127.97	76.79	97.25	82.09

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Paper Mill Mutual	Patriotic	Paytucket Mutual	Pearl (U. S. Branch)	Pennsylvania Lumbermens Mutual	Pennsylvania Millers Mutual	Phoenix Mutual
<i>From Underwriting</i>							
Premiums earned	\$297,762	\$573,738	\$819,997	\$6,780,310	\$1,655,954	\$795,682	\$129,887
Profit and loss	504	535	1,213	171,487	—740	—	460
Total underwriting income earned	298,266	574,273	821,210	6,951,797	1,655,214	795,682	130,347
Losses incurred	38,209	245,328	253,209	3,181,907	643,192	254,354	39,377
Expenses incurred	35,612	311,076	366,040	3,983,457	709,980	268,864	55,982
Total losses and expenses	73,821	556,404	619,249	7,165,364	1,353,172	523,218	95,359
UNDERWRITING GAIN OR LOSS	224,445	17,869	201,961	—213,567	302,042	272,464	34,988
<i>From Investments</i>							
Interest and rents earned	\$29,084	\$70,462	\$80,312	\$636,694	\$542,564	\$121,073	\$16,592
Profit on investments	34,396	329,979	79,767	567,329	133,386	32,082	52,058
Total investment income earned	63,480	400,441	160,079	1,204,023	243,010	153,155	68,650
Loss on investments	13,187	92,947	25,058	7,932	30,033	5,535	7,375
Expenses incurred	18,818	11,721	5,985	37,301	83,224	9,452	649
Total losses and expenses	14,005	104,668	31,043	45,133	54,974	14,987	8,024
INVESTMENT GAIN OR LOSS	49,475	295,773	129,036	1,158,890	190,036	138,168	60,626
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	—	—	—	—	—	—	\$2,448
Policyholders' dividends declared	\$261,004	—	\$179,475	—	\$325,020	\$303,528	31,205
Receipts from home office	—	—	—	\$898,428	—	—	—
Remittances to home office	—	—	—	267,885	—	—	—
Special reserves	—	—	—	—	—	—	—
Other gain or loss	—218	—\$1,457	66	64,354	—5,236	21	—1,439
MISCELLANEOUS GAIN OR LOSS	—261,222	—1,457	—179,409	694,897	—330,256	—303,507	—35,092
GAIN OR LOSS IN SURPLUS	12,698	312,185	151,588	1,640,220	161,822	107,125	60,522
<i>Percentages</i>							
Losses incurred to premiums earned	12.83	42.76	30.88	46.93	38.84	31.97	30.32
Underwriting expenses incurred to premiums earned	11.96	54.23	44.64	58.75	42.88	33.79	43.10
Investment expenses incurred to interest and rents earned	2.81	16.63	7.45	5.84	22.34	7.81	3.91
Losses, expenses and dividends to income earned	96.43	67.82	84.56	88.41	91.21	88.71	68.86

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Philadelphia Fire and Marine	Philadelphia Manufacturers Mutual	Philadelphia National	Phoenix (Conn.)	Phoenix (U. S. Branch)	Piedmont	Pilot Reinsurance	Pioneer Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,253,582	\$881,637	\$480,773	\$8,070,634	\$3,006,195	\$389,579	\$866,874	\$6,954
Profit and loss	25,120	1,584	438	—17,076	—2,088	—2,306	—	306
Total underwriting income earned	1,278,702	883,221	480,315	8,053,558	3,004,107	387,273	866,874	7,260
Losses incurred	491,750	64,204	212,057	3,010,222	1,113,451	171,060	395,032	1,964
Expenses incurred	709,325	127,384	287,681	4,417,246	1,663,347	195,748	471,479	5,580
Total losses and expenses	1,201,075	191,588	499,738	7,427,468	2,776,798	366,808	866,511	7,544
UNDERWRITING GAIN OR LOSS	77,627	691,633	—19,423	626,090	227,309	20,465	363	—284
<i>From Investments</i>								
Interest and rents earned	\$219,522	\$73,739	\$124,518	\$1,835,546	\$287,998	\$74,980	\$190,426	\$7
Profit on investments	543,790	128,979	258,098	20,341,326	219,913	15,786	409,382	—
Total investment income earned	763,312	202,718	382,616	22,176,872	507,911	90,766	599,808	7
Loss on investments	5,991	41,622	32,270	294,262	95,793	36	24,420	—
Expenses incurred	35,319	2,351	7,816	151,050	73,018	18,295	7,516	—
Total losses and expenses	41,310	43,973	40,086	445,312	168,811	18,331	31,936	—
INVESTMENT GAIN OR LOSS	722,002	158,745	342,530	21,731,560	339,100	72,435	567,872	7
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$200,000	—	\$60,000	\$1,500,000	—	—	\$120,000	—
Policyholders' dividends declared	—	\$749,174	—	—	\$65,784	—	—	—
Receipts from home office	—	—	—	—	538,442	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	34,585	—	—	—25,940	17,180	—	—	—
MISCELLANEOUS GAIN OR LOSS	—165,415	—749,174	—60,000	—1,525,940	—455,478	—\$5,052	—120,000	—\$88
GAIN OR LOSS IN SURPLUS	634,214	101,204	263,107	20,831,710	110,931	87,848	448,235	—365
<i>Percentages</i>								
Losses incurred to premiums earned	39.23	7.28	44.11	37.30	37.04	43.91	45.57	28.25
Underwriting expenses incurred to premiums earned	56.59	14.45	59.84	54.73	55.33	50.24	54.39	80.26
Investment expenses incurred to interest and rents earned	16.09	3.19	6.28	8.23	25.35	24.40	3.95	—
Losses, expenses and dividends to income earned	70.04	90.68	69.51	30.96	83.87	80.57	69.43	103.81

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Potomac	Protection Mutual	Providence Mutual	Providence Washington	Provident	Prudential (N. Y.)	Queen	Quincy Mutual
<i>From Underwriting</i>								
Premiums earned	\$1,744,308	\$590,397	\$158,268	\$5,283,462	\$337,640	\$2,447,479	\$6,883,106	\$775,162
Profit and loss	•	—735	403	3,861	1,934	309	806	337
Total underwriting income earned	1,744,070	589,662	158,671	5,287,323	339,574	2,447,788	6,883,912	775,499
Losses incurred	767,797	58,599	52,570	2,445,630	139,298	1,147,731	2,625,796	244,815
Expenses incurred	991,415	97,510	75,143	2,646,171	177,665	1,107,013	3,664,393	324,244
Total losses and expenses	1,759,212	156,109	127,713	5,091,801	316,963	2,254,744	6,290,189	569,059
UNDERWRITING GAIN OR LOSS	—14,234	433,553	30,958	195,522	22,611	193,044	593,723	206,440
<i>From Investments</i>								
Interest and rents earned	\$141,520	\$63,969	\$68,876	\$593,435	\$75,708	\$214,999	\$868,572	\$99,694
Profit on investments	46,317	99,582	117,595	1,455,390	217,079	95,416	875,737	100,238
Total investment income earned	187,837	163,551	186,551	2,048,825	292,787	310,415	1,744,309	199,932
Loss on investments	2,611	25,051	19,133	68,086	30,870	21,450	107,742	4,965
Expenses incurred	10,677	4,326	14,774	54,683	2,225	30,822	122,204	15,753
Total losses and expenses	13,288	29,377	33,907	122,769	33,095	52,272	229,946	20,718
INVESTMENT GAIN OR LOSS	174,549	134,174	152,564	1,926,056	259,692	258,143	1,514,363	179,214
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$20,000	—	—	\$420,000	—	\$175,000	\$1,250,000	—
Policyholders' dividends declared	—	\$47,676	—	—	—	—	—	\$153,110
Receipts from home office	—	—	—	—	—	—	—	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	16,675	—	—	—250,000	—	—	—	—
Other gain or loss	16,607	—	33	—53,149	\$365	—7,636	38,657	—600
MISCELLANEOUS GAIN OR LOSS	13,282	—464,063	—47,643	—723,149	365	—182,636	—1,211,343	—153,710
GAIN OR LOSS IN SURPLUS	173,597	103,664	135,879	1,398,429	282,668	268,551	896,743	231,944
<i>Percentages</i>								
Losses incurred to premiums earned	44.02	9.93	33.22	46.29	41.26	46.89	38.15	31.59
Underwriting expenses incurred to premiums earned	56.84	16.52	47.48	50.09	52.62	45.23	53.23	41.83
Investment expenses incurred to interest and rents earned	7.54	6.76	21.45	9.21	2.94	14.34	14.07	15.80
Losses, expenses and dividends to income earned	92.74	86.23	60.64	76.81	55.36	89.99	90.05	76.16

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Reliance	Rhode Island Mutual	Rhode Island	Richmond	Rochester American	Royal (U. S. Branch)	Royal Exchange (U. S. Branch)	Rubber Manu- facturers' Mutual
<i>From Underwriting</i>								
Premiums earned	\$743,247	\$1,289,614	\$1,617,371	\$870,109	\$779,620	\$8,804,413	\$2,305,348	\$637,518
Profit and loss	3,652	—901	—4,943	—31,626	—2,941	12,511	6,318	—952
Total underwriting income earned	746,879	1,288,713	1,612,428	838,483	776,679	8,816,924	2,311,666	636,566
Losses incurred	321,845	183,019	754,354	357,446	310,421	3,359,437	960,721	47,248
Expenses incurred	427,280	155,472	946,008	521,471	385,634	4,749,869	1,228,294	71,553
Total losses and expenses	749,125	338,491	1,700,862	878,917	696,055	8,109,306	2,189,015	118,801
UNDERWRITING GAIN OR LOSS	—2,246	950,222	—88,434	—40,434	80,624	707,618	122,651	517,765
<i>From Investments</i>								
Interest and rents earned	\$158,385	\$173,258	\$114,885	\$201,664	\$197,774	\$849,639	\$169,768	\$74,013
Profit on investments	377,227	752,469	424,344	726,746	381,850	817,351	266,670	61,674
Total investments income earned	535,612	925,727	539,229	928,410	579,624	1,666,990	436,438	135,687
Loss on investments	131,515	167,299	189,955	60,218	85,999	268,868	24,144	18,996
Expenses incurred	18,755	11,186	10,967	35,764	16,758	200,221	4,770	2,090
Total losses and expenses	150,270	178,485	200,922	95,982	102,757	469,089	28,914	21,086
INVESTMENT GAIN OR LOSS	385,342	747,242	338,307	832,428	476,867	1,197,901	407,524	114,601
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$80,000	—	\$20,000	\$150,000	\$120,000	—	—	\$549,965
Policyholders' dividends declared	—	\$1,077,655	—	—	—	\$2,578,870	\$5,280	—
Receipts from home office	—	—	—	—	—	4,327,644	179,448	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	—	—	—	—	—	—	—	—
Other gain or loss	32,928	—588	14,535	8,265	—	—91,565	18,206	—15
MISCELLANEOUS GAIN OR LOSS	—47,072	—1,078,243	—5,465	—141,735	—120,000	—1,840,339	—155,962	—549,980
GAIN OR LOSS IN SURPLUS	336,024	619,221	244,408	650,259	437,491	65,180	374,213	82,386
<i>Percentages</i>								
Losses incurred to premiums earned	43.30	14.19	46.67	41.08	39.82	38.16	41.67	7.41
Underwriting expenses incurred to premiums earned	57.49	12.06	58.49	59.94	49.46	53.95	53.28	11.23
Investment expenses incurred to interest and rents earned	11.84	6.46	9.55	17.73	8.47	23.57	2.81	2.82
Losses, expenses and dividends to income earned	76.37	72.02	89.32	63.67	67.74	81.82	80.71	89.33

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Continued

	Safeguard	Salem Mutual	Scottish Union and National (U. S. Branch)	Seaboard Fire and Marine	Security	Sentinel	Southern (N. Y.)
<i>From Underwriting</i>							
Premiums earned	\$408,270	\$74,719	\$2,913,139	\$727,862	\$3,893,811	\$333,998	\$725,120
Profit and loss	896	623	10,997	3,954	9,103	115	4,277
Total underwriting income earned	409,166	75,342	2,924,136	731,816	3,902,914	334,113	729,397
Losses incurred	166,091	24,472	1,059,193	364,441	1,800,130	141,219	345,704
Expenses incurred	203,339	36,418	1,614,107	432,053	2,062,247	184,833	554,635
Total losses and expenses	369,430	60,890	2,673,300	796,494	3,862,377	326,052	900,339
UNDERWRITING GAIN OR LOSS	39,736	14,452	250,836	-64,678	40,537	8,061	-170,942
<i>From Investments</i>							
Interest and rents earned	\$118,340	\$5,687	\$379,469	\$110,134	\$411,445	\$106,340	\$165,439
Profit on investments	231,693	2,816	212,397	403,747	643,718	137,744	453,684
Total investment income earned	350,033	8,503	591,866	513,881	1,054,763	244,084	619,103
Loss on investments	32,323	1,379	13,121	55,396	96,052	217	46,584
Expenses incurred	12,046	134	51,686	11,242	12,737	3,158	4,037
Total losses and expenses	44,371	1,713	64,807	66,638	108,789	3,375	50,621
INVESTMENT GAIN OR LOSS	305,662	6,790	527,059	447,243	865,974	240,709	568,482
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	\$100,000	-	-	-	\$280,000	\$75,000	\$120,000
Policyholders' dividends declared	-	\$10,125	-	-	-	-	-
Receipts from home office	-	-	\$95,946	-	-	-	-
Remittances to home office	-	-	1,418,372	352,516	-	-	-
Special reserves	5,500	-	-	-	26,998	-	-
Other gain or loss	7,812	-	1,857	-	53,260	-	-
MISCELLANEOUS GAIN OR LOSS	-86,688	-16,125	-1,320,569	-521	-199,742	-75,000	-120,000
GAIN OR LOSS IN SURPLUS	258,710	5,117	-542,674	382,044	706,769	173,770	277,540
<i>Percentages</i>							
Losses incurred to premiums earned	40.68	32.75	36.36	50.07	46.23	42.28	47.68
Underwriting expenses incurred to premiums earned	49.81	48.74	55.41	59.36	52.96	55.34	76.49
Investment expenses incurred to interest and rents earned	10.18	2.36	13.62	10.21	22.54	2.97	2.44
Losses, expenses and dividends to income earned	67.68	93.90	77.88	69.29	87.36	69.95	79.42

* Minus sign indicates loss in surplus

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Springfield Fire and Marine	Standard (Conn.)	Standard (N. J.)	Standard (N. Y.)	Standard Marine (U. S. Branch)	Star	State Assurance (U. S. Branch)	State Mutual
<i>From Underwriting</i>								
Premiums earned	\$11,358,934	\$1,721,104	\$952,632	\$1,494,304	\$947,669	\$1,724,033	\$583,711	\$1,547,537
Profit and loss	75,797	2,764	15,452	—300	24,980	7,243	—421	—1,082
Total underwriting income earned	11,434,731	1,723,868	968,084	1,494,004	972,649	1,731,276	583,290	1,546,455
Losses incurred	4,796,457	679,404	383,422	601,807	353,919	670,977	224,704	219,622
Expenses incurred	6,049,768	958,223	514,089	818,086	435,510	914,587	325,553	223,116
Total losses and expenses	10,846,225	1,637,627	897,511	1,419,893	789,438	1,585,564	550,257	442,738
UNDERWRITING GAIN OR LOSS	588,506	86,241	70,573	74,111	183,211	145,712	33,033	1,103,717
<i>From Investments</i>								
Interest and rents earned	\$1,159,362	\$165,429	\$138,608	\$169,001	\$140,858	\$178,144	\$47,567	\$221,530
Profit on investments	1,914,945	152,948	169,481	256,247	135,178	134,602	86,274	865,115
Total investment income earned	3,074,307	318,377	308,089	425,248	276,036	312,746	133,841	1,076,645
Loss on investments	225,110	1,489	47,926	395	850	14,288	6,950	138,421
Expenses incurred	69,040	21,834	23,481	21,017	4,251	20,141	1,564	13,906
Total losses and expenses	294,150	23,323	71,407	21,412	5,101	34,429	8,514	152,327
INVESTMENT GAIN OR LOSS	2,780,157	295,054	236,682	403,836	270,935	278,317	125,327	924,318
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$950,000	\$140,000	\$96,000	\$120,000	—	\$250,000	—	\$1,293,185
Policyholders' dividends declared	—	—	—	—	\$124,320	—	—	—
Receipts from home office	—	—	—	—	394,017	—	\$114,859	—
Remittances to home office	—	—	—	—	—	—	—	—
Special reserves	289,514	29,469	—7,630	—	—308	2,156	—485	—706
Other gain or loss	—660,486	—110,531	5,352	—27,044	—270,005	—247,844	—115,344	—1,293,891
MISCELLANEOUS GAIN OR LOSS	2,708,177	270,764	208,977	330,903	184,141	176,185	43,016	734,144
<i>Percentages</i>								
Losses incurred to premiums earned	42.23	39.47	40.25	40.27	37.35	38.92	38.50	14.19
Underwriting expenses incurred to premiums earned	53.26	55.67	53.95	54.75	45.96	53.05	55.77	14.42
Investment expenses incurred to interest and rents earned	5.95	13.20	16.94	12.44	3.02	11.31	3.29	6.28
Losses, expenses and dividends to income earned	83.33	88.18	83.45	81.35	63.63	91.49	77.92	71.99

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	St. Paul Fire and Marine	Sun (U. S. Branch)	Sun Underwriters	Superior	Sussex	Thames and Mersey (U. S. Branch)	Tokio (U. S. Branch)	Traders and Mechanics
<i>From Underwriting</i>								
Premiums earned								
Profit and loss	\$12,075,359	\$3,108,583	\$439,612	\$1,149,174	\$247,094	\$415,599	\$2,366,324	\$213,450
Total underwriting income earned	—61,048	11,870	1,034	15,246	3,092	906	—3,867	—1,016
Losses incurred								
Expenses incurred	12,013,711	3,120,453	440,646	1,164,420	250,186	416,505	2,362,457	212,434
Total losses and expenses	5,424,826	1,257,387	173,536	446,570	103,376	218,581	1,091,418	64,013
UNDERWRITING GAIN OR LOSS								
	5,356,553	1,609,627	640,349	1,086,819	188,928	198,393	1,216,680	99,025
	10,781,379	2,867,014	423,037	1,086,819	292,304	416,974	2,308,098	163,038
	1,233,332	253,439	17,609	77,601	—42,118	—469	53,359	49,396
<i>From Investments</i>								
Interest and rents earned	\$1,566,814	\$245,782	\$48,741	\$110,723	\$56,435	\$44,234	\$391,903	\$43,275
Profit on investments	1,483,856	626,855	176,716	286,379	293,994	6,192	428,316	7,802
Total investment income earned	3,050,670	872,637	223,457	397,302	350,389	50,426	820,219	51,077
Loss on investments	236,938	81,983	62,373	244,381	99,881	5,246	5,279	2
Expenses incurred	225,129	23,379	6,857	17,346	7,534	1,785	34,508	2,721
Total losses and expenses	359,067	105,362	69,230	261,927	107,415	7,031	39,787	2,723
INVESTMENT GAIN OR LOSS								
	2,693,603	767,075	156,227	135,375	242,974	43,395	780,432	48,354
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$1,200,000	—	—	\$530,000	\$40,000	—	—	—
Policyholders' dividends declared	—	—	—	—	—	—	—	\$40,394
Receipts from home office	—	\$2,380	—	—	—	\$14,813	\$44,174	—
Remittances to home office	—	636,931	—	—	—	72,297	541,324	—
Special reserves	—	—	—	52,932	—	—	—	—
Other gain or loss	34,435	—73,454	—81,393	—5,730	—8,786	—1,809	15,911	1,052
MISCELLANEOUS GAIN OR LOSS								
	—1,165,565	—708,005	—1,393	—471,338	—48,786	—59,353	—481,239	—39,342
GAIN OR LOSS IN SURPLUS								
	2,760,370	312,509	172,443	—258,362	152,070	—16,427	353,552	58,408
<i>Percentages</i>								
Losses incurred to premiums earned	44.92	40.45	39.47	38.86	41.84	52.59	46.12	29.99
Underwriting expenses incurred to premiums earned	44.36	51.78	56.76	55.71	70.46	47.74	51.41	46.40
Investment expenses incurred to interest and rents earned	7.79	9.59	14.07	15.67	13.35	4.03	8.81	6.29
Losses, expenses and dividends to income earned	81.89	74.44	73.90	120.30	73.22	90.81	73.77	78.23

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Trans- continental	Travelers Fire	Union Assurance (U. S. Branch)	Union Fire (U. S. Branch)	Union of Canton (U. S. Branch)	Union Marine (U. S. Branch)	Union Mutual	United Firemen's
<i>From Underwriting</i>								
Premiums earned	\$460,540	\$11,125,902	\$1,009,214	\$424,976	\$737,250	\$621,588	\$478,588	\$899,976
Profit and loss	1,346	11,512	-1,161	754	1,854	4,245	4,245	2,611
Total underwriting income earned	461,886	11,137,414	1,008,053	425,730	739,104	622,777	474,343	897,365
Losses incurred	203,905	3,638,753	381,004	196,158	391,603	263,976	131,034	333,039
Expenses incurred	231,538	6,714,735	544,558	248,117	325,878	339,110	133,551	493,636
Total losses and expenses	435,443	10,353,488	925,562	444,275	717,481	623,086	264,585	831,675
UNDERWRITING GAIN OR LOSS	6,443	583,926	82,491	-21,545	21,623	-909	209,758	65,690
<i>From Investments</i>								
Interest and rents earned		\$615,316	\$99,060	\$49,636	\$97,914	\$94,445	\$37,616	\$176,117
Profit on investments	\$151,374	495,992	88,436	64,288	151,801	30,662	102,560	112,074
Total investment income earned	344,536	1,111,308	187,496	113,924	249,715	125,107	140,176	288,191
Loss on investments	495,910	130,996	34,016	16,604	47,061	29,635	24,069	74,971
Expenses incurred	53,158	22,812	18,304	2,495	3,329	1,336	1,336	42,561
Total losses and expenses	4,329	153,808	52,320	19,099	50,390	46,125	25,405	117,532
INVESTMENT GAIN OR LOSS	57,487	957,500	135,176	94,825	199,325	78,982	114,771	170,659
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared		\$160,000	-	-	-	-	-	\$100,000
Policyholders' dividends declared		-	-	-	-	-	\$185,835	-
Receipts from home office		-	\$3,431	\$115,445	\$163,708	\$55,692	-	-
Remittances to home office		-	102,942	9,254	272,802	68,711	-	-
Special reserves		-	-	-	-	-	-	-
Other sources	\$17,001	-224,153	306	29	2,825	24,332	-32,165	19,925
MISCELLANEOUS GAIN OR LOSS	17,001	-364,153	-99,205	106,220	-106,269	11,513	-216,000	-86,075
GAIN OR LOSS IN SURPLUS	461,867	1,157,273	118,462	179,500	114,679	89,586	106,529	156,274
<i>Percentages</i>								
Losses incurred to premiums earned	44.28	34.50	37.76	46.86	53.12	42.47	27.38	37.01
Underwriting expenses incurred to premiums earned	54.62	60.35	53.96	58.38	44.20	57.77	27.90	55.40
Investment expenses incurred to interest and rents earned	2.86	3.71	18.48	5.03	3.40	17.46	3.55	24.17
Losses, expenses and dividends to income earned	53.55	88.89	81.79	86.42	77.66	89.55	77.43	88.50

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	United Mutual	United States Fire	Universal	Utica	Vermont Mutual	Virginia	Washington Assurance	Westchester
<i>From Underwriting</i>								
Premiums earned	\$2,853,941	\$9,075,073	\$916,714	\$177,866	\$602,874	\$575,270	\$183,285	\$5,916,402
Profit and loss	-8,181	-43,928	1,391	525	7,407	-1,246	-1,082	45,057
Total underwriting income earned	2,845,760	9,031,145	918,105	178,391	610,281	574,024	182,203	5,961,459
Losses incurred	840,562	3,810,959	589,001	85,191	209,094	203,346	57,089	2,641,444
Expenses incurred	875,294	4,624,502	470,049	78,248	225,501	325,846	94,471	3,159,190
Total losses and expenses	1,715,856	8,435,461	1,059,050	163,439	434,595	529,192	151,560	5,800,634
UNDERWRITING GAIN OR LOSS	1,129,904	595,684	-140,945	14,952	175,686	44,832	30,643	160,825
<i>From Investments</i>								
Interest and rents earned	\$159,507	\$1,489,775	\$98,170	\$8,569	\$30,975	\$124,039	\$80,948	\$756,013
Profit on investments	171,415	4,324,371	517,657	15,531	2,840	286,374	272,558	2,146,443
Total investment income earned	330,922	5,814,146	615,827	24,100	33,815	409,413	353,506	2,992,456
Loss on investments	7,682	461,920	220,307	6,486	2,950	42,236	51,314	135,578
Expenses incurred	3,672	139,824	3,362	2,221	7,867	5,305	3,985	73,857
Total losses and expenses	13,354	631,750	223,869	8,707	10,817	47,541	55,299	209,435
INVESTMENT GAIN OR LOSS	317,568	5,182,396	391,958	15,393	22,998	361,872	298,207	2,693,021
<i>From Miscellaneous Sources</i>								
Stockholders' dividends declared	\$7,000	\$1,175,000	\$50,000	-	-	\$535,000	-	\$560,000
Policyholders' dividends declared	875,258	-	-	\$16,626	\$166,689	-	-	-
Receipts from home office	-	-	-	-	-	-	-	-
Remittances to home office	-	-	-	-	-	-	-	-
Special reserves	-	-	-	-	-	-	-	-
Other gain or loss	-32,353	119,274	-91,298	-21,648	6,948	545	\$97	53,391
MISCELLANEOUS GAIN OR LOSS	-914,611	-1,055,726	-141,298	-38,274	-159,741	-534,455	97	-506,609
GAIN OR LOSS IN SURPLUS	532,861	4,722,354	109,715	-7,929	38,943	-127,751	338,947	2,347,237
<i>Percentages</i>								
Losses incurred to premiums earned	29.45	41.99	64.25	47.90	34.68	35.35	31.15	44.65
Underwriting expenses incurred to premiums earned	30.67	50.95	51.27	43.99	37.41	56.65	51.54	53.40
Investment expenses incurred to interest and rents earned	3.56	11.40	3.63	25.92	25.40	4.27	4.92	9.77
Losses, expenses and dividends to income earned	82.21	68.99	86.89	93.23	95.03	113.05	38.61	67.80

* Minus sign indicates loss in surplus.

TABLE 11.—*Showing Sources of Gain or Loss* in Surplus during 1936—Continued*

	Western Assurance (U. S. Branch)	Western Millers Mutual	What Cheer Mutual	Worcester Manufacturers' Mutual	Worcester Mutual	World Fire and Marine	Yorkshire (U. S. Branch)
<i>From Underwriting</i>							
Premiums earned	\$1,411,075	\$710,207	\$533,419	\$931,631	\$575,425	\$1,133,478	\$1,630,822
Profit and loss	—691	548	1,074	—102	—2,700	—8,089	15,076
Total underwriting income earned	1,410,384	710,755	534,493	931,529	572,725	1,124,789	1,646,498
Losses incurred	622,402	270,209	59,985	116,197	182,616	513,814	702,201
Expenses incurred	703,717	323,741	86,058	95,891	231,819	572,830	950,957
Total losses and expenses	1,326,119	593,950	146,043	212,088	414,435	1,086,644	1,653,158
UNDERWRITING GAIN OR LOSS	84,265	116,805	388,450	719,441	158,290	38,145	—6,660
<i>From Investments</i>							
Interest and rents earned	\$168,533	\$31,345	\$56,201	\$92,438	\$132,215	\$179,466	\$124,446
Profit on investments	470,925	19,130	63,348	100,520	55,027	52,135	432,506
Total investment income earned	639,458	50,475	119,639	192,958	187,242	231,601	546,982
Loss on investments	37,842	3,413	20,089	23,976	39,173	—	94,931
Expenses incurred	19,701	1,303	1,870	6,415	15,563	12,713	18,382
Total losses and expenses	57,543	4,716	21,929	30,391	47,736	12,713	113,283
INVESTMENT GAIN OR LOSS	581,615	45,759	97,710	162,567	139,506	218,888	433,669
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	—	—	—	—	—	—	—
Policyholders' dividends declared	—	\$234,958	\$430,193	\$845,740	\$116,796	—	\$4,175
Receipts from home office	\$7,695	—	—	—	—	—	117,554
Remittances to home office	254,773	—	—	—	—	—	—
Special reserves	9,060	—9,649	—18	—47	2,292	—\$5,652	—38,483
Other gain or loss	—238,918	—244,607	—439,211	—845,787	—114,504	—5,652	—151,862
MISCELLANEOUS GAIN OR LOSS	427,862	—82,043	46,949	36,221	183,292	251,381	275,147
<i>Percentages</i>							
Losses incurred to premiums earned	44.11	38.05	11.25	12.47	31.74	45.33	43.06
Underwriting expenses incurred to premiums earned	49.87	45.58	16.13	10.30	40.29	50.53	58.31
Investment expenses incurred to interest and rents earned	11.69	4.16	3.32	6.94	11.77	7.08	14.75
Losses, expenses and dividends to income earned	67.51	108.51	92.82	96.77	76.18	81.05	80.53

* Minus sign indicates loss in surplus.

TABLE 11.—Showing Sources of Gain or Loss* in Surplus during 1936—Concluded

RECAPITULATION	Massachusetts					United States	
	Mutual Com- panies Other than Manu- facturers' (31 Companies)	Other State Mutual Com- panies Other than Manu- facturers' (36 Companies)	Massachu- setts Manu- facturers' (8 Companies)	Manufacturers' Mutuals of Other States (15 Companies)	Massachu- setts Stock Companies (7 Companies)	Stock Companies of Other States (157 Companies)	Totals (295 Companies)
<i>From Underwriting</i>							
Premiums earned	\$11,803,631	\$49,526,303	\$9,638,633	\$14,430,923	\$21,164,372	\$540,690,865	\$88,882,787
Profit and loss	-16,054	-23,483	24,409	-3,312	72,055	977,799	149,928
Total underwriting income earned	11,787,577	49,502,820	9,663,042	14,427,611	21,236,427	541,668,664	89,032,715
Losses incurred	3,537,717	18,051,985	1,137,259	1,939,973	8,639,337	230,999,411	36,035,971
Expenses incurred	4,697,492	19,104,002	1,004,964	1,867,605	11,204,878	285,592,862	47,543,174
Total losses and expenses	8,235,209	37,155,987	2,142,223	3,807,578	19,844,215	516,592,273	83,578,245
UNDERWRITING GAIN OR LOSS	3,552,368	12,346,833	7,520,819	10,620,033	1,392,212	25,166,391	5,454,470
<i>From Investments</i>							
Interest and rents earned	\$1,217,308	\$3,894,210	\$1,002,061	\$1,668,545	\$2,955,787	\$70,768,702	\$8,459,760
Profit on investments	1,245,808	2,848,361	1,209,542	4,752,378	5,113,970	101,894,277	10,668,653
Total investment income earned	2,463,116	6,742,571	2,211,603	6,420,923	8,069,756	262,662,979	19,128,413
Loss on investments	543,611	701,650	267,859	909,201	531,173	22,799,119	1,872,941
Expenses incurred	132,066	837,433	49,698	1,021,053	224,087	8,433,306	1,241,490
Total losses and expenses	678,677	1,039,073	308,557	1,021,254	755,260	31,232,425	3,114,431
INVESTMENT GAIN OR LOSS	1,784,439	5,083,498	1,903,046	5,399,669	7,304,506	231,400,554	16,013,982
<i>From Miscellaneous Sources</i>							
Stockholders' dividends declared	\$34,000	\$13,391	-	-	\$2,040,000	\$52,279,387	-
Policyholders' dividends declared	2,788,213	13,616,927	\$8,652,626	\$11,910,406	-	232,042	-
Receipts from home office	-	-	-	-	-	-	\$6,346,625
Remittances to home office	-	-	-	-	-	-	18,599,376
Special reserves	36,514	809,437	-	-	-	-	401,251
Other gain or loss	-37,066	-186,570	47	-4,510	-200,000	-244,700	-461,505
MISCELLANEOUS GAIN OR LOSS	2,822,765	13,007,451	-8,652,579	-11,914,916	-2,002,697	51,275,905	-12,714,256
GAIN OR LOSS IN SURPLUS	2,514,042	4,422,880	771,286	4,104,786	6,694,021	205,291,040	8,754,196
<i>Percentages</i>							
Losses incurred to premiums earned	29.97	36.45	11.80	13.44	40.82	42.71	40.79
Underwriting expenses incurred to premiums earned	39.80	38.57	10.43	12.94	52.94	52.82	50.40
Investment expenses incurred to interest and rents earned	10.85	21.67	4.06	6.72	7.58	11.92	14.68
Losses, expenses and dividends to income earned	82.35	93.24	93.51	80.29	77.29	74.63	80.15

* Minus sign indicates loss in surplus

Report of Division of Fire Prevention

DEPARTMENT OF PUBLIC SAFETY

BOSTON, JULY 30, 1937.

Commissioner of Insurance, State House, Boston.

I have the honor to submit in compliance with the provisions of section 7, chapter 148 of the General Laws, the thirty-third annual report of this office on fires reported during the year ending Dec. 31, 1936, as follows:

STATE, INCLUDING THE CITY OF BOSTON.

The total number of fires reported throughout the State during the year 1936 was 8,553; of these 5,777 were in frame buildings, 2,001 in brick, stone, or cement buildings, and 775 other than building fires.

Sound valuation of the property damaged by fire	\$203,795,206 00
Amount of insurance at risk thereon	243,591,453 00
Total loss thereon	10,251,304 62
Total insurance loss thereon	8,974,572 89
There were 156 fires of incendiary origin, or 1.82 per cent.	
Total loss thereon	406,236 40
There were 420 fires of unknown origin, or 4.91 per cent.	
Total loss thereon	2,330,556 42

STATE, NOT INCLUDING THE CITY OF BOSTON.

The total number of fires reported in the State, not including the City of Boston, during the year 1936 was 6,146; of these 4,852 were in frame buildings, 922 in brick, stone, or cement buildings, and 372 other than building fires.

Sound valuation of the property damaged by fire	\$116,009,153 00
Amount of insurance at risk thereon	131,047,259 00
Total loss thereon	7,078,538 61
Total insurance loss thereon	6,018,985 88
There were 141 fires of incendiary origin, or 2.29 per cent.	
Total loss thereon	402,027 30
There were 273 fires of unknown origin, or 4.45 per cent.	
Total loss thereon	892,355 11

CITY OF BOSTON

The total number of fires reported in the City of Boston during the year 1936 was 2,407; of these 925 were in frame buildings, 1,079 were in brick, stone, or cement buildings, and 403 other than building fires.

Sound valuation of the property damaged by fire	\$87,786,053 00
Amount of insurance at risk thereon	112,544,194 00
Total loss thereon	3,172,766 01
Total insurance loss thereon	2,955,587 01

IN GENERAL

There were 8,553 fires reported during the year 1936, which is a decrease of 348 as compared with the total for 1935. This reduction in the total number of fires is most gratifying.

Dwelling house fires for 1936 totaled 4,698, which is a reduction of 117 as compared with 1935. As the greater number of fires occur in the home, it is pleasing to note this reduction.

Eighty-six lives were lost by fire in 1936, this total including 40 men, 31 women and 15 children.

The number of convictions for incendiarism was approximately of the same percentage as in the previous year. In 1936 there were 94 persons arrested, of whom 66 were convicted and 17 found not guilty. Other cases are pending.

STEPHEN C. GARRITY,
State Fire Marshal.

Approved:

PAUL G. KIRK,
Commissioner.

STATISTICS OF FIRES IN MASSACHUSETTS IN 1936.

The following table shows the number of fires occurring in the cities and towns of the Commonwealth, the character of the building in which they originated (whether brick, stone, cement, or frame), and the total valuation, total insurance at risk, total loss, and total insurance loss during the year:—

TABLE NO. 1.—Showing Number of Fires, Character of Building, Loss, etc.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Other than building fires.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Abington	29	26	-	3	\$82,575	\$93,087	\$21,932 40	\$16,954 76
Acton	2	2	-	-	2,100	2,400	2,954 18	1,954 18
Acushnet	-	-	-	-	-	-	-	-
Adams	5	4	1	-	38,700	29,282	8,381 07	7,363 07
Agawam	10	9	1	-	45,310	35,500	10,151 95	9,165 23
Alford	-	-	-	-	-	-	-	-
Amesbury	12	11	1	-	63,400	42,520	23,031 56	19,381 56
Amherst	12	10	2	-	114,610	180,000	34,485 60	29,225 60
Andover	7	7	-	-	21,625	22,620	10,278 56	8,178 56
Arlington	51	45	6	-	669,985	705,000	15,710 67	14,960 67
Ashburnham	1	1	-	-	45,000	-	950 00	-
Ashby	2	2	-	-	4,900	4,500	3,800 00	3,750 00
Ashfield	-	-	-	-	-	-	-	-
Ashland	4	4	-	-	27,800	24,500	7,921 99	6,121 99
Athol	47	44	1	2	286,900	692,600	50,114 35	46,263 35
ATTLEBORO	39	34	5	-	555,700	596,550	27,502 91	27,217 91
Auburn	-	-	-	-	-	-	-	-
Avon	6	6	-	-	20,900	24,500	11,092 40	9,782 40
Ayer	-	-	-	-	-	-	-	-
Barnstable	28	21	1	6	140,952	130,130	32,980 57	26,663 89
Barre	2	2	-	-	1,000	3,500	2,400 00	2,350 00
Becket	2	1	-	1	700	-	250 00	-
Bedford	-	-	-	-	-	-	-	-
Belchertown	4	4	-	-	11,500	7,800	2,430 00	1,075 00
Bellingham	5	5	-	-	13,800	13,400	10,288 00	8,088 00
Belmont	28	24	4	-	300,385	262,800	12,951 98	11,776 88
Berkeley	-	-	-	-	-	-	-	-
Berlin	-	-	-	-	-	-	-	-
Bernardston	1	1	-	-	650	700	700 00	700 00
BEVERLY	57	52	5	-	1,075,945	842,630	60,129 18	56,669 18
Billerica	23	22	-	1	42,100	45,180	13,300 59	12,116 59
Blackstone	6	5	1	-	22,350	18,650	21,268 56	16,668 56
Blandford	-	-	-	-	-	-	-	-
Bolton	-	-	-	-	-	-	-	-
BOSTON	2,407	925	1,079	403	87,786,053	112,544,194	3,172,766 01	2,955,587 01
Bourne	14	14	-	-	63,310	104,400	29,603 00	24,258 00
Boxborough	-	-	-	-	-	-	-	-
Boxford	1	1	-	-	1,700	1,200	1,022 00	522 00
Boylston	2	2	-	-	12,000	-	6,200 00	-
Braintree	44	33	2	9	696,330	594,684	193,599 53	157,676 53
Brewster	4	4	-	-	8,300	10,200	3,704 49	3,204 49
Bridgewater	26	23	1	2	148,395	344,285	69,824 15	33,554 15
Brimfield	-	-	-	-	-	-	-	-
BROCKTON	269	220	29	20	3,600,315	3,714,309	191,492 10	180,384 84
Brookfield	1	1	-	-	700	-	700 00	-
Brookline	103	48	54	1	3,543,565	2,757,090	285,034 96	129,252 86
Buckland	-	-	-	-	-	-	-	-
Burlington	1	1	-	-	1,500	2,000	1,500 00	1,500 00
CAMBRIDGE	161	110	43	8	6,390,625	6,047,242	166,582 75	147,103 75
Canton	10	5	5	-	1,156,300	1,206,500	5,050 29	4,318 29
Carlisle	3	3	-	-	29,079	36,300	37,221 77	31,442 77
Carver	2	2	-	-	3,050	2,300	3,200 00	2,300 00
Charlemont	-	-	-	-	-	-	-	-
Charleton	-	-	-	-	-	-	-	-
Chatham	2	2	-	-	22,200	53,700	33,200 00	33,200 00
Chelmsford	6	6	-	-	14,550	14,210	8,324 70	8,324 70
CHELSEA	131	68	52	11	1,550,500	1,874,600	186,380 00	169,784 00
Cheshire	1	1	-	-	1,500	-	1,500 00	-
Chester	1	1	-	-	8,900	7,800	3,900 00	3,900 00
Chesterfield	-	-	-	-	-	-	-	-
CHICOPEE	89	66	9	14	4,004,944	4,020,674	46,850 11	36,212 67
Chilmark	-	-	-	-	-	-	-	-
Clarksburg	1	1	-	-	1,700	2,000	550 00	500 00
Clinton	20	15	4	1	217,905	227,650	50,932 91	49,207 91
Cohasset	10	7	-	3	38,700	74,400	2,176 00	2,136 00

TABLE NO. 1.—*Showing Number of Fires, etc.*—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Other than building fires.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Colrain	3	3	-	-	\$9,850	\$6,000	\$8,145 00	\$5,695 00
Concord	5	5	-	-	71,850	89,300	11,706 00	9,956 00
Conway	-	-	-	-	-	-	-	-
Cummington	-	-	-	-	-	-	-	-
Dalton	1	-	-	-	1,050	4,000	190 90	190 90
Dana	-	-	-	-	-	-	-	-
Danvers	-	-	-	-	-	-	-	-
Dartmouth	11	10	1	-	82,975	108,200	13,319 44	12,336 34
Dedham	14	13	1	-	214,350	215,100	13,919 97	13,685 97
Deerfield	2	2	-	-	9,320	10,500	4,644 55	4,544 55
Dennis	-	-	-	-	-	-	-	-
Dighton	8	8	-	-	32,350	21,800	14,175 00	10,426 44
Douglas	5	5	-	-	6,930	8,525	3,792 08	3,277 08
Dover	-	-	-	-	-	-	-	-
Dracut	21	21	-	-	30,790	46,125	10,766 06	9,714 06
Dudley	-	-	-	-	-	-	-	-
Dunstable	-	-	-	-	-	-	-	-
Duxbury	11	11	-	-	13,700	12,675	6,719 51	3,439 51
East Bridgewater	9	9	-	-	60,855	46,705	22,263 97	20,395 22
East Brookfield	4	4	-	-	17,200	11,050	5,038 49	4,861 16
East Longmeadow	3	3	-	-	2,325	-	625 00	-
Eastham	-	-	-	-	-	-	-	-
Easthampton	-	-	-	-	-	-	-	-
Easton	16	15	1	-	43,020	41,950	10,098 04	6,773 04
Edgartown	-	-	-	-	-	-	-	-
Egremont	-	-	-	-	-	-	-	-
Enfield	2	2	-	-	13,350	5,400	57,500 00	5,400 00
Erving	1	1	-	-	995	1,000	355 00	210 00
Essex	3	2	-	1	5,350	1,400	350 00	150 00
EVERETT	106	92	14	-	1,051,400	1,447,550	95,909 82	92,324 82
Fairhaven	9	7	1	1	34,900	34,000	11,740 06	10,266 06
FALL RIVER	15	12	3	-	308,750	278,300	28,098 17	27,823 17
Falmouth	29	25	1	3	119,325	137,725	121,479 00	85,313 50
FITCHBURG	70	59	10	1	2,309,761	1,959,811	117,792 88	112,392 88
Florida	-	-	-	-	-	-	-	-
Foxborough	16	16	-	-	64,050	139,800	14,462 95	10,452 95
Framingham	78	62	7	9	670,125	774,010	70,179 10	61,716 10
Franklin	22	17	3	2	269,970	377,100	13,951 75	13,076 75
Freestown	3	2	1	-	13,150	26,000	1,020 00	500 00
GARDNER	38	32	5	1	752,350	887,730	41,991 45	36,972 06
Gayhead	-	-	-	-	-	-	-	-
Georgetown	6	5	1	-	19,500	15,100	3,182 12	2,535 83
Gill	-	-	-	-	-	-	-	-
GLOUCESTER	65	54	5	6	888,650	570,421	121,437 11	120,817 11
Goshen	-	-	-	-	-	-	-	-
Gosnold	-	-	-	-	-	-	-	-
Grafton	3	3	-	-	5,650	7,500	4,650 00	4,008 00
Granby	1	1	-	-	600	250	25 00	25 00
Granville	-	-	-	-	-	-	-	-
Gt. Barrington	11	10	1	-	25,900	53,900	7,526 76	5,451 76
Greenfield	38	31	6	1	560,091	610,088	29,840 04	28,936 04
Greenwich	-	-	-	-	-	-	-	-
Groton	7	7	-	-	8,350	11,650	2,645 46	1,995 46
Groveland	6	6	-	-	19,550	19,700	20,080 44	15,530 44
Hadley	-	-	-	-	-	-	-	-
Halifax	5	5	-	-	4,575	6,000	3,601 50	2,861 50
Hamilton	9	9	-	-	55,900	53,500	39,477 16	36,833 16
Hampden	-	-	-	-	-	-	-	-
Hancock	-	-	-	-	-	-	-	-
Hanover	-	-	-	-	-	-	-	-
Hanson	4	4	-	-	11,275	7,300	817 28	367 28
Hardwick	3	3	-	-	28,750	11,000	16,000 00	10,000 00
Harvard	4	4	-	-	9,650	13,025	4,689 68	4,682 68
Harwich	-	-	-	-	-	-	-	-
Hatfield	6	4	2	-	64,500	50,700	22,077 00	21,077 00
HAVERHILL	115	96	19	-	883,864	1,762,925	95,435 70	87,020 70
Hawley	-	-	-	-	-	-	-	-
Heath	1	1	-	-	800	-	125 00	-
Hingham	5	5	-	-	11,525	13,000	15,600 00	365 00
Hinsdale	-	-	-	-	-	-	-	-
Holbrook	5	4	-	1	11,200	15,500	9,319 70	8,069 70
Holden	1	1	-	-	6,000	7,500	837 00	837 00
Holland	-	-	-	-	-	-	-	-
Holliston	9	4	-	5	19,860	17,250	4,771 10	3,656 10
HOLYOKE	120	40	71	9	2,726,857	7,183,481	89,570 56	83,957 56

TABLE No. 1.—*Showing Number of Fires, etc.*—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Other than building fires.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Hopedale	-	-	-	-	-	-	-	-
Hopkinton	-	-	-	-	-	-	-	-
Hubbardston	-	-	-	-	-	-	-	-
Hudson	11	11	-	-	\$37,650	\$402,050	\$7,047 93	\$6,517 93
Hull	12	11	1	-	124,217	92,450	46,665 55	34,440 55
Huntington	-	-	-	-	-	-	-	-
Ipswich	11	9	2	-	58,500	186,850	20,014 41	19,964 41
Kingston	8	7	-	1	19,100	16,150	5,599 51	4,334 51
Lakeville	-	-	-	-	-	-	-	-
Lancaster	2	2	-	-	12,300	600	5,800 00	600 00
Lanesborough	2	2	-	-	4,000	2,250	766 00	566 00
LAWRENCE	128	100	24	4	2,583,760	8,359,965	107,191 38	105,365 06
Lee	-	-	-	-	-	-	-	-
Leicester	5	5	-	-	14,602	18,500	9,936 81	7,336 81
Lenox	-	-	-	-	-	-	-	-
LEOMINSTER	47	34	8	5	502,351	1,299,866	48,594 46	47,394 46
Leverett	-	-	-	-	-	-	-	-
Lexington	8	8	-	-	21,500	27,300	13,943 20	13,743 20
Leyden	-	-	-	-	-	-	-	-
Lincoln	1	1	-	-	1,300	500	800 00	500 00
Littleton	4	4	-	-	9,510	6,000	2,545 00	2,050 00
Longmeadow	4	3	1	-	26,410	32,000	7,829 20	6,579 20
LOWELL	121	96	25	-	3,267,480	5,732,075	120,058 22	105,838 08
Ludlow	-	-	-	-	-	-	-	-
Lunenburg	-	-	-	-	-	-	-	-
LYNN	293	259	34	-	5,797,200	5,708,782	289,908 10	280,158 26
Lynnfield	1	1	-	-	1,060	-	25 00	-
MALDEN	118	98	19	1	1,334,100	1,192,763	93,141 77	88,216 77
Manchester	4	3	-	1	10,975	23,275	9,918 03	9,900 03
Mansfield	11	11	-	-	25,900	33,550	12,471 95	11,541 95
Marblehead	41	39	1	1	142,814	181,164	5,202 95	4,627 95
Marion	7	6	-	1	24,675	32,500	10,813 41	10,155 41
MARLBOROUGH	19	15	4	-	273,500	349,606	22,106 21	17,634 40
Marshfield	5	5	-	-	31,700	15,200	23,550 00	5,416 00
Mashpee	1	-	1	-	1,250	3,000	375 63	325 63
Mattapoisett	8	7	-	1	14,475	14,200	3,470 50	3,281 25
Maynard	13	13	-	-	72,750	80,402	27,990 46	21,311 36
Medfield	5	5	-	-	16,485	18,235	3,163 00	2,913 00
MEDFORD	149	103	11	35	1,267,370	1,378,157	194,773 72	187,835 47
Medway	8	8	-	-	19,050	26,750	12,359 40	10,274 40
MELROSE	12	12	-	-	182,885	178,900	23,264 90	22,797 90
Mendon	2	2	-	-	25,000	6,000	14,700 00	5,850 00
Merrimac	3	3	-	-	7,300	11,200	8,106 00	7,606 00
Methuen	33	29	2	2	221,450	172,150	29,068 01	17,868 01
Middleborough	-	-	-	-	-	-	-	-
Middlefield	-	-	-	-	-	-	-	-
Middleton	1	1	-	-	700	1,000	116 00	116 00
Milford	22	21	1	-	283,890	178,340	70,280 51	50,735 51
Millbury	6	4	2	-	666,850	531,300	3,403 24	2,283 24
Millis	2	2	-	-	12,000	12,000	6,897 46	6,897 46
Millville	-	-	-	-	-	-	-	-
Milton	19	18	-	1	170,650	205,600	11,220 90	10,120 90
Monroe	-	-	-	-	-	-	-	-
Monson	1	1	-	-	3,600	1,800	250 00	-
Montague	3	3	-	-	5,100	5,100	3,600 00	3,100 00
Monterey	1	1	-	-	600	-	850 00	-
Montgomery	-	-	-	-	-	-	-	-
Mt. Washington	-	-	-	-	-	-	-	-
Nahant	8	7	1	-	56,935	47,335	3,460 00	960 00
Nantucket	1	1	-	-	650	-	600 00	-
Natick	42	39	2	1	449,018	599,635	32,811 09	29,043 64
Needham	17	15	1	1	84,700	97,750	17,545 12	15,095 12
New Ashford	-	-	-	-	-	-	-	-
NEW BEDFORD	220	148	26	46	5,235,632	5,425,274	129,174 77	121,312 27
New Braintree	1	1	-	-	8,800	8,250	8,250 00	8,250 00
New Marlborough	-	-	-	-	-	-	-	-
New Salem	2	2	-	-	1,300	1,200	254 00	204 00
Newbury	1	1	-	-	2,100	2,400	2,500 00	1,000 00
NEWBURYPORT	50	46	2	2	131,712	183,405	34,059 52	32,644 52
NEWTON	102	77	21	4	928,650	1,261,900	75,836 96	63,541 96
Norfolk	4	4	-	-	35,600	-	13,525 00	-
NORTH ADAMS	33	25	8	-	590,560	536,075	41,041 77	40,256 77
North Andover	16	15	-	1	346,045	341,900	40,916 18	40,756 18
North Attleborough	3	2	1	-	159,320	175,000	9,055 00	8,215 00
North Brookfield	-	-	-	-	-	-	-	-

TABLE NO. 1.—*Showing Number of Fires, etc.*—Continued.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Other than building fires.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
North Reading	1	1	-	-	\$5,750	\$5,500	\$2,802 09	\$2,602 09
NORTHAMPTON	37	31	6	-	687,100	599,550	39,911 39	38,666 39
Northborough	3	2	1	-	18,800	44,200	8,754 00	8,497 00
Northbridge	2	2	-	-	34,900	1,500	2,750 00	1,175 00
Northfield	-	-	-	-	-	-	-	-
Norton	5	4	-	1	24,397	49,175	48,624 32	22,430 58
Norwell	-	-	-	-	-	-	-	-
Norwood	48	32	2	14	266,325	327,150	16,968 10	13,016 37
Oak Bluffs	4	4	-	-	8,725	1,600	6,720 00	100 00
Oakham	2	2	-	-	3,400	1,150	3,150 00	1,100 00
Orange	4	4	-	-	8,025	8,875	2,850 00	2,850 00
Orleans	7	5	-	2	9,250	6,850	2,866 08	2,602 08
Otis	-	-	-	-	-	-	-	-
Oxford	7	7	-	-	12,985	7,500	10,704 80	4,363 80
Palmer	7	3	1	3	16,190	44,500	1,546 11	1,066 11
Paxton	-	-	-	-	-	-	-	-
PEABODY	61	56	5	-	2,329,600	2,222,400	34,848 00	30,927 00
Pelham	1	1	-	-	1,500	1,500	20 00	20 00
Pembroke	5	5	-	-	9,200	17,500	4,055 00	2,590 00
Pepperell	4	4	-	-	14,100	15,900	3,949 40	2,949 40
Peru	1	1	-	-	4,700	4,000	2,360 00	1,660 00
Petersham	3	2	-	1	800	250	500 00	250 00
Phillipston	2	2	-	-	1,000	1,000	1,300 00	1,000 00
PTTSFIELD	78	61	17	-	804,150	1,157,655	85,758 74	80,557 97
Plainfield	-	-	-	-	-	-	-	-
Plainville	2	2	-	-	14,000	12,000	3,382 00	3,072 00
Plymouth	24	24	-	-	97,165	95,300	17,304 18	11,754 18
Plympton	-	-	-	-	-	-	-	-
Prescott	-	-	-	-	-	-	-	-
Princeton	3	3	-	-	1,967	1,300	3,167 00	1,200 00
Provincetown	12	11	-	1	45,950	30,800	5,218 17	3,543 17
QUINCY	197	162	20	15	2,797,156	2,417,589	173,249 57	148,018 29
Randolph	2	2	-	-	4,300	6,500	441 00	441 00
Raynham	9	9	-	-	16,609	19,000	8,984 87	8,635 87
Reading	9	8	-	1	32,100	33,700	3,015 00	1,881 00
Rehoboth	-	-	-	-	-	-	-	-
REVERE	128	88	10	30	888,325	747,700	42,259 40	37,167 60
Richmond	3	3	-	-	10,000	3,500	5,775 00	3,500 00
Rochester	-	-	-	-	-	-	-	-
Rockland	3	3	-	-	21,300	28,600	5,162 35	4,935 34
Rockport	8	8	-	-	59,025	51,875	7,757 81	7,357 81
Rowe	1	1	-	-	3,000	2,500	3,000 00	2,500 00
Rowley	18	13	1	4	17,955	17,925	3,401 88	1,859 88
Royalston	-	-	-	-	-	-	-	-
Russell	-	-	-	-	-	-	-	-
Rutland	-	-	-	-	-	-	-	-
SALEM	100	75	25	-	1,305,550	1,824,556	47,524 93	42,257 66
Salisbury	5	5	-	-	20,650	22,350	10,125 00	4,425 00
Sandisfield	1	1	-	-	6,600	3,000	7,500 00	7,500 00
Sandwich	-	-	-	-	-	-	-	-
Saugus	55	50	3	2	967,750	594,400	50,468 60	38,543 31
Savoy	-	-	-	-	-	-	-	-
Scituate	8	8	-	-	19,550	20,800	12,545 00	9,420 00
Seekonk	2	2	-	-	4,360	6,000	210 00	50 00
Sharon	2	2	-	-	2,200	2,000	1,225 00	725 00
Sheffield	-	-	-	-	-	-	-	-
Shelburne	2	2	-	-	3,000	-	925 00	-
Sherborn	1	1	-	-	3,500	2,500	90 00	90 00
Shirley	2	-	2	-	11,000	4,500	6,500 00	1,500 00
Shrewsbury	-	-	-	-	-	-	-	-
Shutesbury	-	-	-	-	-	-	-	-
Somerset	11	7	1	3	66,940	64,650	3,603 00	2,384 50
SOMERVILLE	172	132	25	15	2,956,829	2,742,805	106,776 70	93,935 70
South Hadley	-	-	-	-	-	-	-	-
Southampton	1	1	-	-	3,300	3,000	128 15	128 15
Southborough	3	3	-	-	20,700	21,500	23,031 00	18,031 00
Southbridge	30	25	5	-	1,523,750	535,650	33,932 90	30,482 90
Southwick	2	2	-	-	9,884	6,700	4,800 00	3,438 00
Spencer	7	6	1	-	42,125	47,225	6,811 49	6,311 44
SPRINGFIELD	123	71	49	3	2,864,824	6,652,303	431,567 56	423,939 55
Sterling	5	5	-	-	6,050	10,440	5,690 73	4,140 73
Stockbridge	5	5	-	-	55,500	43,500	27,888 00	27,288 00
Stoneham	9	9	-	-	85,488	70,388	19,730 30	19,730 30
Stoughton	30	27	3	-	153,300	1,242,050	25,697 09	22,867 09
Stow	2	1	-	1	1,300	800	75 00	75 00

TABLE No. 1.—*Showing Number of Fires, etc.*—Concluded.

CITY OR TOWN	NUMBER OF FIRES				BUILDINGS AND CONTENTS.			
	Total.	Frame or stucco.	Brick, stone, or cement.	Other than building fires.	Total Valuation.	Total Insurance.	Total Loss.	Total Insurance Loss.
Sturbridge	-	-	-	-	-	-	-	-
Sudbury	3	3	-	-	\$8,100	\$5,500	\$7,150 00	\$5,100 00
Sunderland	-	-	-	-	-	-	-	-
Sutton	2	2	-	-	6,600	3,000	7,000 00	3,000 00
Swampscott	31	29	2	-	304,625	308,950	29,818 55	28,993 43
Swansea	-	-	-	-	-	-	-	-
TAUNTON	51	46	5	-	341,320	289,151	29,983 90	28,183 90
Templeton	-	-	-	-	-	-	-	-
Tewksbury	-	-	-	-	-	-	-	-
Tisbury	7	5	-	2	37,150	40,300	2,374 76	2,224 76
Tolland	-	-	-	-	-	-	-	-
Topshfield	4	4	-	-	11,200	8,650	8,558 00	7,258 00
Townsend	3	3	-	-	13,500	12,300	5,623 00	5,123 00
Truro	6	5	-	1	8,750	4,350	3,905 00	1,385 00
Tyngsborough	10	9	1	-	13,920	13,950	15,425 00	13,305 00
Tyringham	1	1	-	-	2,500	1,200	2,500 00	1,100 00
Upton	2	2	-	-	1,250	2,000	2,150 00	1,472 38
Uxbridge	17	13	-	4	31,810	30,750	7,872 95	2,970 25
Wakefield	15	14	1	-	531,100	530,600	15,868 15	15,368 15
Wales	-	-	-	-	-	-	-	-
Walpole	17	14	1	2	92,371	100,050	35,862 76	21,518 76
WALTHAM	71	64	4	3	633,450	499,185	83,324 33	79,214 33
Ware	6	5	1	-	82,419	99,074	18,983 89	16,189 80
Wareham	2	2	-	-	7,000	5,000	5,004 00	3,619 50
Warren	1	1	-	-	3,000	150	2,000 00	150 00
Warwick	1	1	-	-	900	1,200	2,800 00	1,200 00
Washington	-	-	-	-	-	-	-	-
Watertown	43	37	5	1	403,394	354,450	25,195 57	24,016 57
Wayland	10	9	-	1	17,450	17,150	4,089 90	3,739 90
Webster	-	-	-	-	-	-	-	-
Wellesley	22	15	6	1	412,585	406,000	24,862 65	21,711 15
Wellfleet	1	1	-	-	4,000	2,000	225 00	225 00
Wendell	2	2	-	-	31,300	36,000	1,900 00	1,400 00
Wenham	2	2	-	-	23,000	16,000	602 00	602 00
West Boylston	-	-	-	-	-	-	-	-
West Bridgewater	9	9	-	-	18,875	27,650	8,782 50	7,842 50
West Brookfield	6	6	-	-	16,050	10,800	7,476 30	5,901 30
West Newbury	4	3	-	1	2,840	-	180 00	-
West Springfield	56	34	4	18	731,275	706,186	58,397 89	52,344 54
West Stockbridge	1	1	-	-	550	1,200	450 00	450 00
West Tisbury	2	2	-	-	1,550	-	1,155 00	-
Westborough	-	-	-	-	-	-	-	-
WESTFIELD	63	50	11	2	595,285	719,725	100,216 79	64,591 79
Westford	-	-	-	-	-	-	-	-
Westhampton	2	2	-	-	3,650	1,825	2,985 00	1,825 00
Westminster	-	-	-	-	-	-	-	-
Weston	3	3	-	-	20,210	5,500	15,500 00	5,500 00
Westport	7	7	-	-	24,700	6,600	12,590 00	4,000 00
Westwood	1	1	-	-	9,000	10,500	3,000 00	2,000 00
Weymouth	11	11	-	-	78,350	405,280	23,809 00	21,262 00
Whately	2	2	-	-	5,750	6,900	5,911 93	4,911 93
Whitman	8	5	-	3	286,846	258,202	3,691 50	3,591 50
Wilbraham	9	9	-	-	37,255	46,050	1,064 50	761 50
Williamsburg	-	-	-	-	-	-	-	-
Williamstown	12	11	-	1	25,650	36,250	9,690 50	6,556 52
Wilmington	11	11	-	-	26,900	23,600	19,895 00	13,470 00
Winchendon	14	12	1	1	41,995	72,500	11,014 42	6,686 42
Winchester	9	9	-	-	49,000	64,550	372 50	372 50
Windsor	-	-	-	-	-	-	-	-
Winthrop	20	15	4	1	278,775	250,375	34,532 00	32,857 00
WOBURN	48	45	3	-	655,335	584,674	93,469 49	92,069 49
WORCESTER	360	238	118	4	29,632,170	25,879,378	329,527 61	329,466 21
Worthington	2	2	-	-	6,000	-	290 00	-
Wrentham	4	4	-	-	11,425	12,000	6,570 75	6,330 75
Yarmouth	7	7	-	-	13,050	5,800	3,138 00	1,963 00
Grand total	8,553	5,777	2,001	775	\$203,795,206	\$243,591,453	\$10,251,304 62	\$8,974,572 89
Total State, exclusive of Boston	6,146	4,852	922	372	\$116,009,153	\$131,047,259	\$7,078,538 61	\$6,018,985 88

TABLE NO. 2.—*Fires classified by Causes, Number of Fires from Cause and Loss.*
 ("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Boiling over of fat, tar, oils, etc.	S. 91 B. 22	\$22,923 39 19,030 49	\$12,364 16 8,352 25
Total, buildings		\$41,953 88	\$20,716 41
Total, contents		20,716 41	
Total, buildings and contents	113	\$62,670 29	
Burning soot	S. 54 B. 10	\$9,517 80 2,673 41	\$3,212 91 257 00
Total, buildings		\$12,191 21	\$3,469 91
Total, contents		3,469 91	
Total, buildings and contents	64	\$15,661 12	
Careless fumigation	S. 5 B. —	\$5,966 00 —	\$1,330 00 —
Total, buildings		\$5,966 00	\$1,330 00
Total, contents		1,330 00	
Total, buildings and contents	5	\$7,296 00	
Careless smoking	S. 1,384 B. 771	\$761,444 90 305,214 43	\$546,043 59 127,390 62
Total, buildings		\$1,066,659 33	\$673,434 21
Total, contents		673,434 21	
Total, buildings and contents	2,155	\$1,740,093 54	
Careless use of matches	S. 264 B. 151	\$97,148 47 75,668 08	\$38,914 43 26,936 51
Total, buildings		\$172,816 55	\$65,850 94
Total, contents		65,850 94	
Total, buildings and contents	415	\$238,667 49	
Children and matches	S. 322 B. 118	\$136,483 51 26,671 33	\$60,132 67 9,561 15
Total, buildings		\$163,154 84	\$69,693 82
Total, contents		69,693 82	
Total, buildings and contents	440	\$232,848 66	
Defective chimneys	S. 491 B. 77	\$608,570 70 43,568 62	\$187,209 41 12,674 67
Total, buildings		\$652,139 32	\$199,884 08
Total, contents		199,884 08	
Total, buildings and contents	568	\$852,023 40	
Defective construction	S. — B. 1	— \$102 50	— —
Total, buildings		\$102 50	—
Total, contents		—	
Total, buildings and contents	1	\$102 50	
Defective heating apparatus	S. 38 B. 3	\$15,685 61 4,368 00	\$8,162 87 2,154 66
Total, buildings		\$20,053 61	\$10,317 53
Total, contents		10,317 53	
Total, buildings and contents	41	\$30,371 14	

TABLE No. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Defective heating apparatus	S. 132	\$72,887 84	\$33,017 53
(Oil burning)	B. 20	20,372 98	23,941 85
Total, buildings		\$93,260 82	\$56,959 38
Total, contents		56,959 38	
Total, buildings and contents	152	\$150,220 20	
Electrical causes	S. 616	\$597,542 88	\$578,068 72
	B. 312	79,124 23	104,536 91
Total, buildings		\$676,667 11	\$682,605 63
Total, contents		682,605 63	
Total, buildings and contents	928	\$1,359,272 74	
Escaping gas igniting	S. 11	\$17,574 85	\$3,608 00
	B. 9	7,465 10	10,770 60
Total, buildings		\$25,039 95	\$14,378 60
Total, contents		14,378 60	
Total, buildings and contents	20	\$39,418 55	
Explosion of lamp, lantern or stove	S. 54	\$26,921 00	\$16,408 95
	B. 12	21,656 88	15,219 76
Total, buildings		\$48,577 88	\$31,628 71
Total, contents		31,628 71	
Total, buildings and contents	66	\$80,206 59	
Exposure	S. 139	\$66,833 68	\$58,262 35
	B. 80	162,980 27	92,041 83
Total, buildings		\$229,813 95	\$150,304 18
Total, contents		150,304 18	
Total, buildings and contents	219	\$380,118 13	
Fireworks	S. 92	\$22,489 91	\$7,130 51
	B. 31	12,890 28	676 40
Total, buildings		\$35,380 19	\$7,806 91
Total, contents		7,806 91	
Total, buildings and contents	123	\$43,187 10	
Friction	S. 19	\$6,615 06	\$18,815 09
	B. 9	7,543 66	10,020 55
Total, buildings		\$14,158 72	\$28,835 64
Total, contents		28,835 64	
Total, buildings and contents	28	\$42,994 36	
Gas and electric irons	S. 62	\$20,265 58	\$11,430 90
	B. 16	4,954 45	28,054 45
Total, buildings		\$25,220 03	\$39,485 35
Total, contents		39,485 35	
Total, buildings and contents	78	\$64,705 38	
Grease in ventilator igniting	S. 1	\$1,081 75	\$893 31
	B. 3	17,695 23	2,000 00
Total, buildings		\$18,776 98	\$2,893 31
Total, contents		2,893 31	
Total, buildings and contents	4	\$21,670 29	

TABLE NO. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Heating or lighting apparatus igniting merchandise, etc.	S. 192 B. 116	\$70,209 61 42,703 64	\$24,223 25 42,621 90
Total, buildings		\$112,913 25	\$66,845 15
Total, contents		66,845 15	
Total, buildings and contents	308	\$179,758 40	
Hot ashes	S. 115 B. 53	\$73,690 09 18,139 65	\$24,781 66 6,217 76
Total, buildings		\$91,829 74	\$30,999 42
Total, contents		30,999 42	
Total, buildings and contents	168	\$122,829 16	
Incendiary	S. 141 B. 15	\$310,633 14 3,424 10	\$91,394 16 785 00
Total, buildings		\$314,057 24	\$92,179 16
Total, contents		92,179 16	
Total, buildings and contents	156	\$406,236 40	
Lighting fire with kerosene or gasoline	S. 3 B. 2	\$100 00 350 00	\$108 00 10 00
Total, buildings		\$450 00	\$118 00
Total, contents		118 00	
Total, buildings and contents	5	\$568 00	
Lightning	S. 104 B. 7	\$110,482 36 2,533 51	\$39,660 90 121 08
Total, buildings		\$113,015 87	\$39,781 98
Total, contents		39,781 98	
Total, buildings and contents	111	\$152,797 85	
Malicious mischief	S. 134 B. 15	\$69,993 18 5,164 00	\$22,479 88 520 00
Total, buildings		\$75,157 18	\$22,999 88
Total, contents		22,999 88	
Total, buildings and contents	149	\$98,157 06	
Mechanics' torches	S. 52 B. 12	\$54,487 77 6,389 93	\$17,136 81 1,505 47
Total, buildings		\$60,877 70	\$18,642 28
Total, contents		18,642 28	
Total, buildings and contents	64	\$79,519 98	
Miscellaneous	S. 3 B. 2	\$2,917 09 1,165 00	\$310 00 1,135 00
Total, buildings		\$4,082 09	\$1,445 00
Total, contents		1,445 00	
Total, buildings and contents	5	\$5,527 09	
Overheated cooking and heating apparatus	S. 242 B. 32	\$174,717 53 73,630 04	\$69,736 93 4,557 33
Total, buildings		\$248,347 57	\$74,294 26
Total, contents		74,294 26	
Total, buildings and contents	274	\$322,641 83	

TABLE No. 2.—*Fires classified by Causes, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Range oil burners	S. 110 B. 34	\$50,443 66 13,559 53	\$16,974 55 9,614 89
Total, buildings		\$64,003 19	\$26,589 44
Total, contents		26,589 44	
Total, buildings and contents	144	\$90,592 63	
Rats and matches	S. 18 B. 2	\$43,584 92 380 00	\$27,657 52 95 00
Total, buildings		\$43,964 92	\$27,752 52
Total, contents		27,752 52	
Total, buildings and contents	20	\$71,717 44	
Sparks from bonfires, brush, forest or grass fires	S. 93 B. 21	\$39,905 55 1,856 10	\$6,902 50 140 00
Total, buildings		\$41,761 65	\$7,042 50
Total, contents		7,042 50	
Total, buildings and contents	114	\$48,804 15	
Sparks from chimneys	S. 212 B. 48	\$67,257 73 41,567 85	\$9,334 59 9,126 50
Total, buildings		\$108,825 58	\$18,461 09
Total, contents		18,461 09	
Total, buildings and contents	260	\$127,286 67	
Sparks from furnaces, forges, stoves or fireplaces	S. 86 B. 27	\$122,304 44 16,938 32	\$39,871 34 4,974 87
Total, buildings		\$139,242 76	\$44,846 21
Total, contents		44,846 21	
Total, buildings and contents	113	\$184,088 97	
Sparks from locomotives	S. 6 B. 7	\$1,149 50 1,869 82	\$793 49 300 00
Total, buildings		\$3,019 32	\$1,093 49
Total, contents		1,093 49	
Total, buildings and contents	13	\$4,112 81	
Spontaneous ignition	S. 337 B. 105	\$333,598 11 69,600 31	\$132,071 50 87,543 85
Total, buildings		\$403,198 42	\$219,615 35
Total, contents		219,615 35	
Total, buildings and contents	442	\$622,813 77	
Thawing water pipes	S. 43 B. 16	\$14,589 30 8,408 72	\$1,187 00 1,222 08
Total, buildings		\$22,998 02	\$2,409 08
Total, contents		2,409 08	
Total, buildings and contents	59	\$25,407 10	
Unknown	S. 220 B. 123	\$409,614 23 926,353 14	\$346,075 96 480,957 46
Total, buildings		\$1,335,967 37	\$827,033 42
Total, contents		827,033 42	
Total, buildings and contents	343	\$2,163,000 79	

TABLE NO. 2.—*Fires classified by Causes, etc.*—Concluded.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

CAUSE.	Number of Fires.	Loss.	
		Buildings.	Contents.
Unknown, suspicious	S. 53 B. 24	\$97,382 14 24,597 40	\$39,282 78 6,293 31
Total, buildings		\$121,979 54	\$45,576 09
Total, contents		45,576 09	
Total, buildings and contents	77	\$167,555 63	
Volatile oils and inflammable liquids, ignition of	S. 346 B. 181	\$100,401 37 108,656 54	\$71,231 77 116,189 86
Total, buildings		\$209,057 91	\$187,421 63
Total, contents		187,421 63	
Total, buildings and contents	527	\$396,479 54	
Grand total	8,553	\$10,251,304 62	

TABLE NO. 3.—*Giving Description of Property, Number of Fires, and Loss.*

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Aircraft	S. — B. —	—	—
Total	—	—	—
Automobiles	S. 334 B. 350	—	\$39,601 29 15,488 78
Total	684	—	55,090 07
Bakeries	S. 9 B. 6	\$6,090 32 3,760 21	2,740 52 2,786 09
Total	15	9,850 53	5,526 61
Banks	S. — B. 1	—	—
Total	1	94	—
Barber shops	S. 9 B. 1	4,233 50 115 50	2,860 46 508 10
Total	10	4,349 00	3,368 56
Barns and stables	S. 182 B. 12	223,247 74 3,314 00	68,312 81 4,224 50
Total	194	226,561 74	72,537 31
Blacksmith shops	S. 7 B. 2	4,231 28 105 00	947 50 —
Total	9	4,336 28	947 50
Boarding and lodging houses and dormitories	S. 46 B. 83	66,351 01 27,842 27	29,083 14 5,392 99
Total	129	94,193 28	34,476 13
Boats	S. 9 B. 11	1,825 00 1,811 50	655 00 2,000 00
Total	20	3,636 50	2,655 00
Bowling alleys	S. 4 B. 3	928 50 17,296 00	125 00 8,437 44
Total	7	18,224 50	8,562 44

TABLE NO. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents
Bridges	S. — B. 6	— \$35 00	— \$15 00
Total	6	35 00	15 00
Buildings in process of construction	S. 4 B. —	11,167 00 —	225 00 —
Total	4	11,167 00	225 00
Business blocks and office buildings	S. 58 B. 30	120,615 55 20,455 74	94,577 59 9,314 84
Total	88	141,071 29	103,892 43
Carpenter shops	S. 2 B. —	575 00 —	150 00 —
Total	2	575 00	150 00
Churches	S. 26 B. 8	110,246 98 10,252 40	19,678 48 1,192 60
Total	34	120,499 38	20,871 08
Cloak and suit or clothing factories or shops	S. — B. 6	— 5,923 61	— 35,711 79
Total	6	5,923 61	35,711 79
Clothing or furnishing stores	S. 10 B. 6	4,131 01 2,070 79	26,335 76 3,470 66
Total	16	6,201 80	29,806 42
Club and lodge rooms	S. 42 B. 8	32,145 96 16,689 27	16,879 35 2,913 88
Total	50	48,835 23	19,793 23
Coal yards	S. 8 B. 2	20,791 49 58,713 40	3,849 01 800 00
Total	10	79,504 89	4,649 01
Cotton mills	S. 4 B. 1	317 00 339 65	5,630 87 2,298 47
Total	5	656 65	7,929 34
Department stores	S. 3 B. 7	13,159 31 564 90	26,958 25 5,254 17
Total	10	13,724 21	32,212 42
Docks and wharves	S. 1 B. 5	3,000 00 1,215 00	1,640 00 —
Total	6	4,215 00	1,640 00
Drug factories	S. — B. 1	— —	— 521 29
Total	1	—	521 29
Drug stores	S. 13 B. 9	1,945 22 4,120 18	9,557 28 9,920 00
Total	22	6,065 40	19,477 28
Dry cleaning and dyeing establishments	S. 7 B. 4	3,030 63 3,185 43	457 07 3,501 85
Total	11	6,216 06	3,958 92
Dwellings	S. 3,639 B. 1,059	2,054,765 84 510,138 29	647,089 38 140,845 10
Total	4,698	2,564,904 13	787,934 48

TABLE NO. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Factories and workshops not otherwise listed	S. 183 B. 57	\$168,238 07 55,751 61	\$422,751 08 87,439 28
Total	240	223,989 68	510,190 36
Food and canning plants	S. 3 B. 17	4,153 00 37,278 55	1,844 00 69,115 58
Total	20	41,431 55	70,959 58
Foundries	S. 11 B. 2	34,331 06 291 80	44,181 04 —
Total	13	34,622 86	44,181 04
Garages	S. 211 B. 39	77,442 10 6,707 56	33,048 00 7,310 87
Total	250	84,149 66	40,358 87
Gas and electrical plants	S. 5 B. —	1,250 03 —	2,597 48 —
Total	5	1,250 03	2,597 48
Greenhouses	S. 5 B. —	2,650 00 —	1,600 00 —
Total	5	2,650 00	1,600 00
Halls	S. 19 B. 6	37,092 61 21,200 00	9,960 84 2,184 00
Total	25	58,292 61	12,144 84
Hat and cap factories or shops	S. 1 B. 1	50 00 2,659 50	336 50 6,932 70
Total	2	2,709 50	7,269 20
Henneries	S. 54 B. 2	19,531 12 135 00	9,920 00 —
Total	56	19,666 12	9,920 00
Hoseries	S. — B. —	— —	— —
Total	—	—	—
Hospitals	S. 5 B. 8	1,919 40 872 07	422 50 421 21
Total	13	2,791 47	843 71
Hotels	S. 36 B. 9	18,536 91 11,453 60	7,369 43 2,269 65
Total	45	29,990 51	9,639 08
Ice houses	S. 12 B. 1	68,742 13 200 00	25,195 00 10 00
Total	13	68,942 13	25,205 00
Jewelry and watch factories	S. 4 B. —	485 00 —	1,129 04 —
Total	4	485 00	1,129 04
Junk and rag shops	S. 16 B. 3	11,189 61 1,117 02	7,234 88 205 00
Total	19	12,306 63	7,439 88
Laundries	S. 15 B. 9	1,533 45 9,242 78	2,041 87 1,602 63
Total	24	10,776 23	3,644 50

TABLE No. 3.—*Giving Description of Property, etc.*—Continued.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Leather establishments	S. 19 B. 6	\$6,287 29 5,583 35	\$26,148 13 25,736 95
Total	25	11,870 64	51,885 08
Lumber yards	S. 14 B. 5	25,248 74 505 19	123,736 74 35 00
Total	19	25,753 93	123,771 74
Machine shops	S. 3 B. —	5,638 43 —	3,115 95 —
Total	3	5,638 43	3,115 95
Novelty and toy shops	S. 9 B. 6	2,364 60 2,709 36	1,097 00 884 30
Total	15	5,073 96	1,981 30
Out buildings	S. 53 B. 27	8,506 59 1,648 47	4,515 00 140 00
Total	80	10,155 06	4,655 00
Paint shops	S. 3 B. 1	410 00 —	678 00 105 00
Total	4	410 00	783 00
Paper mills	S. 12 B. 1	21,262 55 13 00	72,397 00 —
Total	13	21,275 55	72,397 00
Photograph studios	S. — B. —	— —	— —
Total	—	—	—
Plumbing shops	S. 2 B. 1	1,805 00 199 00	443 00 —
Total	3	2,004 00	443 00
Pool and billiard rooms	S. 3 B. 1	7,061 65 47 00	687 50 5 00
Total	4	7,108 65	692 50
Printing establishments and newspaper plants	S. 5 B. 4	2,637 20 258,124 17	2,436 39 156,276 14
Total	9	260,761 37	158,762 53
Public buildings and other public property	S. 19 B. 28	29,809 29 31,820 00	4,179 68 4,743 72
Total	47	61,629 29	8,923 40
Railroad buildings and rolling stock.	S. 21 B. 20	14,331 99 1,977 00	3,082 49 4,000 00
Total	41	16,308 99	7,082 49
Restaurants	S. 65 B. 23	55,231 14 27,899 85	42,499 59 12,234 58
Total	88	83,130 99	54,734 17
Schools and academies, private	S. 2 B. 5	75 00 227,071 00	75 00 12,730 82
Total	7	227,146 00	12,805 82
Schools, public	S. 17 B. 5	197,599 72 280 00	27,900 00 150 00
Total	22	197,879 72	28,050 00

TABLE NO. 3.—*Giving Description of Property, etc.*—Concluded.

("S" signifies State, exclusive of Boston; "B" signifies Boston.)

PROPERTY	Number of Fires.	Loss.	
		Buildings.	Contents.
Storehouses and warehouses	S. 117 B. 30	\$140,055 09 89,830 68	\$77,457 95 19,091 92
Total	147	229,885 77	96,549 87
Shoe factories	S. 20 B. 2	5,006 82 9,084 32	24,605 93 24,170 63
Total	22	14,091 14	48,776 56
Stores and dwellings	S. 289 B. 244	229,077 67 143,971 98	141,782 92 47,825 05
Total	533	373,049 65	189,607 97
Stores, retail, unclassified	S. 310 B. 185	266,695 13 327,649 62	278,664 11 412,196 76
Total	495	594,344 75	690,860 87
Summer cottages and camps	S. 69 B. —	60,974 43 —	18,511 00 —
Total	69	60,974 43	18,511 00
Tailor shops	S. 10 B. 3	2,527 09 2,135 00	1,262 62 735 00
Total	13	4,662 09	1,997 62
Tanneries	S. — B. —	— —	— —
Total	—	—	—
Theatres	S. 15 B. 4	62,693 22 2,661 40	14,301 31 100 00
Total	19	65,354 62	14,401 31
Unclassed	S. 59 B. 27	277,025 39 18,858 90	50,414 08 699 58
Total	86	295,884 29	51,113 66
Underwear factories	S. — B. —	— —	— —
Total	—	—	—
Woodworking plants with power	S. 3 B. 2	1,075 00 913 17	8,500 00 1,200 00
Total	5	1,988 17	9,700 00
Woolen mills	S. 10 B. 2	12,089 41 1,353 17	11,430 83 1,329 83
Total	12	13,442 58	12,760 66
Grand total	8,553	\$6,586,868 23	\$3,664,436 38
Grand total, exclusive of Boston	6,146	\$4,570,580 97	\$2,507,957 64

TABLE NO. 4.—*Number of Incendiary and Unknown Fires in the State, exclusive of Boston and in Boston, and the Number of Arrests and Convictions in the State, from the Year 1907 to 1936, inclusive.*

YEAR	STATE, EXCLUSIVE OF BOSTON.		BOSTON.		STATE.	
	Incen- diary.	Un- known.	Incen- diary.	Un- known.	Arrests.	Convic- tions.
1907	124	436	19	211	80	60
1908	162	434	37	259	110	50
1909	135	459	16	182	100	68
1910	111	448	9	111	67	34
1911	102	521	8	199	70	45
1912	126	488	20	231	61	44
1913	137	527	3	257	67	40
1914	126	655	17	269	61	43
1915	146	617	29	351	78	49
1916	134	540	21	267	141	69
1917	110	446	16	241	71	32
1918	65	375	12	185	46	29
1919	59	415	6	219	32	24
1920	44	294	7	179	25	13
1921	78	552	2	128	59	24
1922	82	301	9	139	48	28
1923	98	291	7	141	82	47
1924	102	345	17	151	49	16
1925	111	291	7	203	89	41
1926	89	333	9	261	88	54
1927	147	314	38	177	86	45
1928	91	304	35	107	66	38
1929	130	301	15	160	182	109
1930	129	360	20	205	104	48
1931	171	534	24	238	226	89
1932	225	792	21	393	*241	*163
1933	158	518	7	290	*129	*194
1934	168	433	12	210	*151	*105
1935	129	361	5	201	*218	*153
1936	141	273	15	147	*94	*66

*Exclusive of Boston.

TABLE NO. 5.—*Number of Fires in State and Loss from Same from the Year 1907 to 1936, inclusive.*

YEAR.	Total Number of Fires	State exclusive of Boston.	Boston	Total Loss.
1907	5,794	3,877	1,917	\$7,962,775 00
1908	6,323	4,312	2,011	21,638,866 76
1909	6,099	4,231	1,868	8,504,474 96
1910	5,929	4,221	1,708	9,058,114 60
1911	6,754	4,746	2,008	8,891,412 96
1912	7,430	5,055	2,375	9,403,847 30
1913	7,245	5,149	2,096	10,995,580 03
1914	8,429	6,128	2,301	26,194,270 57
1915	8,030	5,801	2,229	9,693,872 18
1916	7,101	5,246	1,855	9,729,755 27
1917	7,193	5,257	1,936	11,656,411 95
1918	6,814	5,054	1,760	11,988,685 58
1919	6,888	4,970	1,918	10,080,928 41
1920	6,111	4,479	1,632	12,257,037 23
1921	7,188	5,338	1,850	15,587,906 56
1922	8,119	6,022	2,097	14,745,779 61
1923	8,666	6,422	2,244	19,022,080 04
1924	9,436	6,826	2,610	22,243,991 53
1925	9,166	6,572	2,594	18,622,675 93
1926	9,469	6,803	2,666	20,873,310 27
1927	8,681	6,175	2,506	15,201,324 87
1928	8,541	6,063	2,478	17,859,327 94
1929	8,914	6,202	2,712	16,284,559 09
1930	9,276	6,550	2,726	18,159,364 42
1931	9,555	6,652	2,903	16,777,176 37
1932	10,677	7,715	2,962	18,026,358 49
1933	9,409	6,751	2,658	11,401,639 21
1934	8,936	6,427	2,509	11,311,502 92
1935	8,901	6,396	2,505	9,805,391 65
1936	8,553	6,146	2,407	10,251,304 62

TABLE No. 6.—*Number of Fires in State classified by Causes and Property.*

PROPERTY.	CAUSES
Aircraft	Boiling over of fats, etc.
Automobiles	Burning soot.
Bakeries	Careless fumigation.
Banks	Careless smoking.
Barber shops	Careless use of matches.
Barns	Defective chimney.
Blacksmith shops	Defective construction.
Boarding houses	Defective heating apparatus.
Boats	Defective heating apparatus (oil burning).
Bovine alleys	Electrical causes.
Bridges	Escaping gas igniting.
Buildings under construction	Explosion of lamp, lantern or stove.
Business blocks	Fireworks.
Charpentier shops	Friction.
Churches	Gas and electric irons.
Cloak and suit factories	Grease in ventilator igniting.
Clothing and furnishing shops	Heating or lighting apparatus igniting or merchandising.
Club rooms	Hot ashes.
Coal yards	Incendary.
Cotton mills	Lighting gasoline.
Department stores	Lightning.
Oocks and wharves	Malignous mischief.
Drug factories	Mechanics' torches.
Dry cleaning	Miscellaneous.
Dwellings	Overheating cooking or heating apparatus.
Factories	Range oil burners.
Food and canning plants	Rats and matches.
Foundries	Sparks from bonfires, forest, or grass fires.
Garages	Sparks from chimneys.
Gas and electric plants	Sparks from furnaces, forges, stoves, etc.
Greenhouses	Sparks from locomotives.
Halls	Spontaneous ignition.
Hat and cap factories	Thawing water pipes.
Henneries	Unknown.
Hosieries	Unknown, suspicious.
	Volatile oils and inflammable liquids, ignition of.
	TOTAL.

PROPERTY.	Boiling over of fats, etc.	Burning soot.	Careless fumigation.	Careless smoking.	Careless use of matches.	Children and matches.	Defective chimney.	Defective construction.	Defective heating apparatus. (oil burning).	Electrical causes.	Escaping gas igniting.	Explosion of lamp, lantern or stove.	Fireworks.	Friction.	Gas and electric irons.	Grease in ventilator igniting.	Heating or lighting apparatus igniting merchandise.	Hot ashes.	Incendiary.	Lighting fire with kerosene or gasoline.	Lighting.	Malicious mischief.	Mechanics' torches.	Miscellaneous.	Range oil burners.	Overheated cooking or heating apparatus.	Rats and matches.	Sparks from bonfires, forests, or grass fires.	Sparks from chimneys.	Sparks from furnaces, forges, stoves, etc.	Sparks from locomotives.	Spontaneous ignition.	Thawing water pipes.	Unknown.	Unknown, suspicious.	Volatile oils and inflammable liquids, ignition of.		
Hospitals	1	-	-	2	1	-	2	-	-	1	1	1	-	-	-	1	-	-	1	1	-	1	-	-	-	-	-	1	1	-	-	-	-	-	-	13		
Hotels	1	-	-	28	1	-	2	-	1	4	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	45		
Ice houses	-	-	-	5	-	-	-	-	-	1	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1	-	-	-	-	-	13			
Jewelry factories	-	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1	-	-	-	-	-	4			
Junk shops	-	-	-	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1	-	-	-	-	-	19			
Laundries	-	-	-	8	-	-	1	-	3	3	1	-	2	1	3	1	3	1	1	1	-	-	-	-	1	1	2	1	1	1	1	1	1	1	25			
Leather establishments	1	-	-	6	1	1	1	-	4	1	-	-	1	1	-	-	-	-	1	1	-	-	-	-	-	2	1	1	1	1	1	1	1	1	19			
Lumber yards	-	-	-	7	1	1	1	-	1	1	-	-	1	1	-	-	-	-	1	1	-	-	-	-	-	1	1	1	1	1	1	1	1	3				
Machine shops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	15				
Novelty and toy shops	1	-	-	7	-	-	1	-	1	2	1	1	2	-	-	1	14	-	4	-	-	7	1	1	1	1	3	1	1	1	1	5	4	2	80			
Outbuildings	-	-	-	22	1	11	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4				
Paint shops	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13			
Paper mills	-	-	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
Photograph studios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Plumbing shops	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
Pool rooms	-	-	-	3	-	-	-	-	-	1	2	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Print and newspaper plants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Public buildings	2	-	-	13	2	2	1	-	1	6	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2	2	1	2	2	1	2	2	2	9			
Railroad buildings	-	-	-	13	2	-	-	-	-	8	-	1	1	1	-	-	1	2	1	3	-	2	3	1	-	1	1	1	1	1	1	1	1	1	1	41		
Restaurants	10	1	-	25	1	1	8	-	3	8	1	1	1	-	-	1	1	1	3	-	3	1	-	-	1	1	1	1	1	1	1	1	1	1	7			
Schools, private	-	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88			
Schools, public	-	-	-	3	4	1	2	-	-	5	4	1	1	3	1	-	3	3	3	-	4	16	-	-	-	1	1	1	1	1	1	1	1	1	1	7		
Storehouses	1	-	-	39	4	15	1	-	-	4	1	1	3	1	-	-	1	2	3	-	3	3	-	-	3	3	1	1	1	1	1	1	1	1	22			
Shoe factories	-	-	-	8	1	-	-	-	-	-	1	1	1	-	-	1	2	3	3	-	4	16	-	-	1	1	1	1	1	1	1	1	1	1	22			
Stores and dwellings	3	3	-	186	34	24	44	-	2	6	28	2	8	-	2	1	29	11	6	-	1	6	1	1	1	1	1	2	2	2	2	2	2	2	147			
Stores, retail	8	3	-	203	16	8	14	-	1	4	61	1	3	5	3	-	16	11	8	-	1	6	1	1	4	18	15	2	5	11	7	1	33	44	533			
Summer camps	-	-	-	13	2	3	2	-	2	1	4	1	1	1	-	-	-	-	-	-	2	3	-	4	5	4	5	20	2	3	20	3	23	495				
Tailor shops	-	-	-	3	-	-	-	-	-	-	-	1	1	1	-	3	1	1	5	-	2	3	-	5	2	1	1	1	1	1	1	1	1	1	69			
Tanneries	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13				
Theatres	-	-	-	7	1	-	-	-	-	3	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19			
Unclassed	-	-	-	15	5	1	4	-	7	15	-	1	-	-	-	2	1	4	-	-	3	5	1	-	-	4	1	2	3	1	9	3	1	86				
Underwear factories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Woodwork plants	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Woolen mills	-	-	-	1	-	-	1	-	1	4	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	12		
Total	113	64	5	2,155	415	440	508	1	41	152	928	20	66	123	28	78	4	308	168	156	5	111	149	64	5	144	274	20	114	260	113	13	442	59	243	77	527	8,553

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The Commonwealth of Massachusetts

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

FOR THE

YEAR ENDING DECEMBER 31, 1936

PART II

LIFE, MISCELLANEOUS AND FRATERNAL
INSURANCE

DEPARTMENT OF BANKING AND INSURANCE



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PART II

COMMISSIONER'S REPORT

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The Commonwealth of Massachusetts

DEPARTMENT OF BANKING AND INSURANCE,
DIVISION OF INSURANCE, BOSTON, December 30, 1937.

To the General Court of Massachusetts.

In accordance with the provisions of the General Laws, chapter 175, section 17, Part II, of the eighty-second annual insurance report is hereby submitted. Information is contained herein relative to life insurance companies and all other insurance companies transacting business in this Commonwealth, except fire and marine insurance companies, the report of which is contained in Part I.

In the statement filed with this Department as of December 31, 1936, companies were permitted to value all bonds which were amply secured and not in default on an amortized basis or to use Convention rates provided in the aggregate they did not exceed the amortized values. On bonds not qualifying for amortization and on stocks Convention values were allowed.

The following insurance companies, other than fire and marine, were authorized to transact business in this Commonwealth subsequent to the date of the last report and prior to the date of this report:—

CORPORATE NAME	Location	Capital	Date of Authority
Expressmen's Mutual Life Insurance Company	New York, N. Y.	—	Mar. 3, 1937
Associated Indemnity Corporation	San Francisco, Calif.	\$750,000	May 7, 1937
The Lincoln National Life Insurance Company	Fort Wayne, Indiana	2,500,000	July 1, 1937
Loyal Protective Life Insurance Company	Boston, Mass.	400,000	July 1, 1937
Accident and Casualty Insurance Company of Winterthur, Switzerland	Winterthur, Switzerland	850,000*	July 20, 1937
Broad Street Mutual Casualty Insurance Company	Boston, Mass.	—	Dec. 30, 1937

*Deposit Capital.

The Loyal Protective Insurance Company of Boston, Mass., and the Loyal Life Insurance Company of Boston, Mass., ceased on June 30 upon merger under the name Loyal Protective Life Insurance Company effective July 1.

DEPARTMENT EXAMINATIONS

The following life and miscellaneous insurance companies were examined by this department during the year 1936:—

NAME OF COMPANY	Location	Date of Previous Examination
Catholic Association of Lowell	Lowell	—
Columbian National Life	Boston	1930
Commonwealth Mutual	Boston	—
Conveyancers Title	Boston	1933
Eastern Mutual	Boston	1933
Fall River Police Relief	Fall River	—
Income Indemnity	Boston	1933
Liberty Mutual	Boston	1933
Loyal Life	Boston	—
Loyal Protective	Boston	1933
Lynn Fire Department	Lynn	1929
Marketmen's Relief	Boston	—
Massachusetts Bonding	Boston	1933
Massachusetts Casualty	Boston	1933
Massachusetts Protective Association	Worcester	1933
Massachusetts Protective Life	Worcester	1933
Massachusetts Title	Boston	1933
National Mutual Aid	Holyoke	—
New England Order of Protection	Boston	1926
Paul Revere Life	Worcester	1933
Portuguese Azorian Beneficent Operative	Fall River	—
Revere Police Relief	Revere	1930
State Mutual Life	Worcester	1933
Transit Mutual	Boston	1933
United Casualty	Westfield	1933

United States Mutual	Boston	1933
Winchester Fireman's Relief	Winchester	—
Worcester Police Relief	Worcester	—
Insurance Department, Arlington Five Cents Savings Bank	Arlington	1933
Insurance Department, Canton Institution for Savings	Canton	1935
Insurance Department, City Savings Bank of Pittsfield	Pittsfield	1933
Insurance Department, Fall River Five Cents Savings Bank	Fall River	1933
Insurance Department, Lynn Five Cents Savings Bank	Lynn	1933
Insurance Department, Massachusetts Savings Bank	Boston	1933
Insurance Department, Plymouth Five Cents Savings Bank	Plymouth	1935
Insurance Department, Whitman Savings Bank	Whitman	1933
Insurance Department, Wildey Savings Bank	Boston	1933
General Insurance Guaranty Fund	Boston	1933
Barnstable County Retirement Association	Barnstable	1935
Commonwealth Retirement Association	State House	1935
Massachusetts Institute of Technology Pension Association	Boston	1935
Middlesex County Retirement Association	Cambridge	1935
Museum of Fine Arts Pension Association	Boston	1935
Norfolk County Retirement Association	Dedham	1935
Teachers Retirement Association	State House	1935
Worcester City Retirement Association	Worcester	1935
Worcester County Retirement Association	Worcester	1935

EXPENSE RATIOS FOR 1936. SCHEDULE W. (*Workmen's Compensation Business in Massachusetts.*)

COMPANIES	Expense Ratio (Per Cent)	COMPANIES	Expense Ratio (Per Cent)
<i>Stock Companies</i>			
Aetna Casualty & Surety	34.21	Phoenix Indemnity	39.82
Aetna Life	40.22	Royal Indemnity	53.21
American Employers'	38.95	Standard Accident	37.21
American Motorists	29.64	Standard Surety	36.33
American Policyholders	30.33	Sun Indemnity	51.93
American Surety	128.91	Travelers	39.54
Bankers Indemnity	45.69	United States Casualty	42.94
Car and General	34.83	United States Fidelity & Guaranty	41.88
Central Surety	2,128.46	Western Casualty	10.34
Century Indemnity	40.85	Zurich General Accident	34.42
Columbia Casualty	42.43		
Commercial Casualty	126.23	Average for stock companies	39.00
Continental Casualty	41.94		
Eagle Indemnity	9.15	<i>Mutual Companies</i>	
Employers' Liability	37.57	American Mutual Liability	19.53
Fidelity and Casualty	32.64	Arrow Mutual Liability	14.05
Fireman's Fund Indemnity	48.95	Eastern Mutual Liability	17.92
General Accident	28.11	Electric Mutual Liability	9.08
Glens Falls Indemnity	44.90	Hardware Mutual Liability	28.40
Globe Indemnity	41.04	Interboro Mutual	42.22
Great American Indemnity	35.73	Liberty Mutual	17.42
Hartford Accident	32.40	Lumbermen's Mutual	27.48
Indemnity Insurance Co. of N. A.	45.30	Merchants Mutual	23.63
London and Lancashire	40.24	Security Mutual	16.37
London Guarantee & Accident	44.11	Service Mutual	23.84
Maryland Casualty	42.66	Transit Mutual	24.93
Massachusetts Bonding	39.31	United States Mutual	20.41
Metropolitan Casualty	165.55	Utica Mutual	28.60
National Casualty	41.87		
New Amsterdam	38.04	Average for mutual companies	19.01
Norwich Union	43.07	Average for all companies	27.98
Ocean Accident	44.55		

Respectfully submitted,

FRANCIS J. DECELLES,
Commissioner of Insurance.

REPORTS OF RECEIVERS OF INSURANCE COMPANIES AND FRATERNAL INSURANCE CORPORATIONS

Atlantic Mutual Casualty Insurance Company.—Arthur F. Bickford, 53 State Street, Boston, was appointed temporary receiver on April 24, 1931, and this appointment was made permanent on May 15, 1931. An examination of the receiver's accounts from September 12, 1936, the date of the previous examination, through October 18, 1937, shows that there was no income during that period; disbursements of \$477.50 which include a 20% dividend of \$440.00 distributed by

decree of the Supreme Judicial Court issued on June 4, 1937 leaves a balance of \$7,310.69 on deposit with the First National Bank of Boston.

Bristol Mutual Liability Insurance Company.—Alfred R. Shrigley, 11 Pemberton Square, Boston, was appointed receiver on November 6, 1929. An examination of the receiver's accounts as of October 18, 1937, shows no income since December 12, 1936, the date of the previous examination, while disbursements during the same period amounted to \$7,831.67 of which \$3,300 was for the receiver's compensation; \$3,198.78 for claims for personal injuries and \$406 for workmen's compensation claims, leaving a cash balance of \$458.97. On April 20, 1937, a decree was issued by the Supreme Judicial Court authorizing the payment of a third dividend of 2% on all claims.

Car Owners Mutual Insurance Company.—Donald E. Mayberry and Frederick G. Katzman, 20 Pemberton Square, Boston, were appointed receivers on December 12, 1928. They were discharged by decree of the Supreme Judicial Court on March 23, 1937.

Commonwealth Mutual Liability Insurance Company.—Henry P. Fielding, Charles F. Lovejoy and William C. Giles, 720 Beacon Building, Boston, were appointed permanent receivers on December 26, 1936.

Conveyancers Title Insurance and Mortgage Company.—Joseph J. Mulhern, 18 Tremont Street, Boston, George Alpert, 18 Tremont Street, Boston, and John W. Corcoran, 27 State Street, Boston, were appointed permanent receivers on December 10, 1936.

Independent Taxicab Owners Mutual Insurance Company.—Donald E. Mayberry, 20 Pemberton Square, Boston, was appointed receiver on November 18, 1927. An examination of the receiver's accounts on October 18, 1937, showed neither cash nor other assets in the possession of the receiver. A balance of \$32.09, representing uncalled for dividends, is on deposit with the State Street Trust Company of Boston.

Massachusetts Mutual Liability Insurance Company.—Henry F. Hurlburt, 53 State Street, Boston, was appointed receiver on December 27, 1929. An examination of the receiver's accounts showed neither assets nor liabilities on February 13, 1937. The receiver has returned all papers to this department but his discharge by the Supreme Judicial Court is pending.

Trade Mutual Liability Insurance Company.—William H. Taylor, 179 Summer Street, Boston, was appointed receiver on March 11, 1930. An examination of the receiver's accounts covering the period from September 23, 1936, the date of the previous examination, through October 21, 1937, showed no receipts; disbursements of \$100, leaving a balance of \$2,449.10 on deposit in the National Shawmut Bank of Boston and the Federal National Bank. There is also \$795 deposited with the Treasurer and Receiver General of the Commonwealth making a total balance of \$3,244.10.

The Beneficiary Association of the Boston Fruit and Produce Exchange.—Francis J. DeCelles, Commissioner of Insurance, was appointed receiver on November 12, 1935. He reports that on November 1, 1937, there was a balance in the Death Account of \$1,158.62 and in the Expense Account of \$187.01.

Hebrew Palestine Association, Incorporated.—Clarence W. Hobbs, Commissioner of Insurance, was appointed receiver on May 12, 1922. On December 30, 1924, he resigned, and John Bradford Davis, Haverhill, was appointed receiver on the same date. He was discharged on June 1, 1937, by decree of the Supreme Judicial Court, and \$118.34 representing uncalled for money was paid over to the Treasurer and Receiver of the Commonwealth.

Portuguese Azorian Operative Beneficent Association, Incorporated.—Francis J. DeCelles, Commissioner of Insurance, was appointed receiver on March 23, 1937. He reports that on November 4, 1937, there was a balance of \$197.52.

Royal Michaelense Autonomic Beneficent Association, Incorporated.—Francis J. DeCelles, Commissioner of Insurance, was appointed receiver on January 12, 1937. He reports that there was a balance of \$2,020.58 on November 4, 1937.

Saint Antonio, The Society of.—Francisco G. Moitozo, 26 Marble Street, Taunton, was appointed receiver on August 24, 1932. There are no assets or liabilities but his discharge by the Supreme Judicial Court is pending.

Supreme Colony, United Order of Pilgrim Fathers.—Henry M. Hutchings, 1104 Tremont Building, Boston, was appointed receiver on September 25, 1917. He died January 8, 1937. A certificate from the State Street Trust Company shows a deposit of \$1,026.07.

Supreme Lodge of the Portuguese Fraternity of the United States of America.—Charles Serpa, Masonic Building, New Bedford, was appointed receiver on May 9, 1935. The receiver reported that on December 15, 1937, there was a balance of \$30,183.71.

STATUTES ENACTED IN 1937 PERTAINING TO THE CLASSES OF
INSURANCE COVERED BY THIS VOLUME, PUBLISHED BY
DIRECTION OF THE GENERAL LAWS, CHAPTER 175,
SECTION 17.

CHAPTER 79.

AN ACT RELATIVE TO THE DESIGNATING OF BENEFICIARIES UNDER DEATH BENEFIT CERTIFICATES BY MEMBERS OF CERTAIN FRATERNAL BENEFIT SOCIETIES.

Chapter one hundred and seventy-six of the General Laws is hereby amended by striking out section twenty-one, as most recently amended by chapter one hundred and seventy of the acts of nineteen hundred and thirty-four, and inserting in place thereof the following:—*Section 21.* Death benefits shall be payable to any beneficiary designated by the member; provided, that the society may by its by-laws make restrictions as to who may be beneficiaries. Each member shall have the right to change his beneficiary from time to time in accordance with the by-laws of the society; and no beneficiary shall have or obtain any vested interest in said benefits until the same have become due and payable upon the death of the member. No contract under this chapter, except where an incorporated charitable institution or home is made a beneficiary in accordance with the by-laws of the society, shall be valid which shall be conditioned upon an agreement or understanding that the person to whom the death benefit is made payable shall pay the periodic or other contributions of the member.—(*Approved March 4, 1937.*)

CHAPTER 103.

AN ACT AUTHORIZING THE PAYMENT OF COMMISSIONS TO CERTAIN EMPLOYEES OF LIFE INSURANCE COMPANIES WITH RESPECT TO CERTAIN POLICIES ISSUED ON THE LIVES OF SUCH EMPLOYEES.

Section one hundred and eighty-four of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "him" in the tenth line the following:—; nor shall said sections prohibit a life company from paying to any one of its employees, other than an insurance agent, who has been employed by it for at least one year a commission or commissions, or such employee from receiving a commission or commissions, in respect to so much of the face amount of any policy or policies of insurance on his life at any time outstanding as does not exceed ten thousand dollars, — so as to read as follows: — *Section 184.* The two preceding sections shall apply to all kinds of insurance, including contracts of corporate suretyship, except those specified in subdivisions (a), (b) and (c) of the second clause of section forty-seven. The said sections shall not prohibit any company from paying a commission to another company or to any person who is duly licensed as an insurance agent of such company or as an insurance broker and who holds himself out and carries on business in good faith as such, or prohibit any such person or any company from receiving a commission in respect to any policy under which he or it is insured, or in respect to any annuity or pure endowment contract held by him; nor shall said sections prohibit a life company from paying to any one of its employees, other than an insurance agent, who has been employed by it for at least one year a commission or commissions, or such employee from receiving a commission or commissions, in respect to so much of the face amount of any policy or policies of in-

surance on his life at any time outstanding as does not exceed ten thousand dollars; nor shall said sections apply to (1) a distribution, without special favor or advantage, by mutual companies to policyholders of savings, earnings or surplus without specification thereof in the policy, or (2) the furnishing to the insured of information or advice by any company, officer, agent or broker with regard to any risk for the purpose of reducing the liability of loss, or (3) the payment or allowance to the insured of a return premium upon the cancellation or surrender of a policy, or of a cash surrender or other value upon the lapse or surrender of a policy of life or endowment insurance or upon the exchange, alteration or conversion of any such policy under section one hundred and thirty-nine. — (*Approved March 12, 1937.*)

CHAPTER 141.

AN ACT ENABLING THE NEW BEDFORD POLICE ASSOCIATION TO PAY INCREASED BENEFITS.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Chapter four hundred and one of the acts of nineteen hundred is hereby amended by striking out section one and inserting in place thereof the following new section:—

Section 1. The New Bedford Police Association, a corporation duly established by law, acting by its board of directors, is hereby authorized to pay or cause to be paid from its general fund to any member in good standing, upon the death of his wife, such sum of money, not exceeding three hundred dollars, as may from time to time be fixed by vote of said corporation.—(*Approved March 29, 1937.*)

CHAPTER 161.

AN ACT AUTHORIZING THE SOCIETY OF ST. MARY OF THE PEACE TO CHANGE THE LOCATION OF ITS PLACE OF BUSINESS FROM WALTHAM TO WATERTOWN.

The Society of St. Mary of the Peace, a fraternal benefit society incorporated under chapter one hundred and seventy-six of the General Laws, may, with the approval of the commissioner of insurance, change the location of its place of business from the city of Waltham to the town of Watertown. Upon such approval, the presiding, financial and recording officers and a majority of the directors of said corporation shall file in the office of the state secretary a certificate, with the approval of said commissioner endorsed thereon, setting forth the change in location as aforesaid. The state secretary shall cause such certificate to be filed in his office.—(*Approved April 1, 1937.*)

CHAPTER 228.

AN ACT RELATIVE TO INVESTMENTS BY CREDIT UNIONS.

Section twenty-one of chapter one hundred and seventy-one of the General Laws, as amended by section two of chapter one hundred and sixty-three of the acts of nineteen hundred and thirty-three, is hereby further amended by striking out, in the eleventh line, the words "or bankers' acceptances which" and inserting in place thereof the words:—, notes of the United States or of any state or subdivision thereof, or bankers' acceptances, which bonds, notes or bankers' acceptances,—so as to read as follows:—*Section 21.* The capital, deposits and surplus of a credit union shall be invested in loans to members, with approval of the credit committee, as provided in the following section, and also when so required herein, of the board of directors; and any capital, deposits or surplus funds in excess of the amount for which loans shall be approved by the credit committee and the board of directors, may be deposited in savings banks or trust companies incorporated under the laws of this commonwealth, or in national banks located therein, or invested in any bonds, notes of the United States or of any state or subdivision thereof, or bankers' acceptances, which bonds, notes or bankers' acceptances are at the time of their purchase legal investments for savings banks in this commonwealth, or, to the extent authorized by section three of chapter two hundred and

sixteen of the acts of nineteen hundred and thirty-two, in the shares of Central Credit Union Fund, Inc., or in the shares of co-operative banks incorporated in this commonwealth. At least five per cent of the total assets of a credit union shall be carried as cash on hand or as balances due from banks and trust companies, or invested in the bonds or notes of the United States, or of any state, or subdivision thereof, which are legal investments for savings banks as above provided, or in the shares of Central Credit Union Fund, Inc., provided that such bonds, notes or shares are the absolute property and under the control of such credit union. Whenever the aforesaid ratio falls below five per cent, no further loans shall be made until the ratio as herein provided has been re-established. Investments, other than personal loans, shall be made only with the approval of the board of directors.—(*Approved April 26, 1937.*)

CHAPTER 230.

AN ACT AUTHORIZING THE ISSUANCE OF A SUMMONS INSTEAD OF A WARRANT IN CERTAIN PROSECUTIONS FOR VIOLATION OF THE MOTOR VEHICLE LAWS.

SECTION 1. Paragraph (2) (a) of section twenty-four of chapter ninety of the General Laws, as appearing in section one of chapter four hundred and thirty-four of the acts of nineteen hundred and thirty-six, is hereby amended by inserting at the end the following new sentence:—A summons may be issued instead of a warrant for arrest upon a complaint for a violation of any provision of this paragraph if in the judgment of the court or justice receiving the complaint there is reason to believe that the defendant will appear upon a summons,—so as to read as follows:—(2) (a) Whoever upon any way or in any place to which the public has a right of access operates a motor vehicle recklessly, or operates such a vehicle negligently so that the lives or safety of the public might be endangered, or upon a bet or wager or in a race, or whoever operates a motor vehicle for the purpose of making a record and thereby violates any provision of section seventeen or any regulation under section eighteen, or whoever without stopping and making known his name, residence and the register number of his motor vehicle goes away after knowingly colliding with or otherwise causing injury to any other vehicle or property, or whoever uses a motor vehicle without authority knowing that such use is unauthorized, or whoever loans or knowingly permits his license to operate motor vehicles to be used by any person, or whoever makes false statements in an application for such a license or falsely impersonates the person named in such an application or procures such false impersonation whether of himself or of another, or whoever in an application for registration of a motor vehicle or trailer gives as his name or address or the place where such vehicle is principally garaged a false name, address or place, shall be punished by a fine of not less than twenty nor more than two hundred dollars or by imprisonment for not less than two weeks nor more than two years, or both; and whoever operates a motor vehicle upon any way or in any place to which the public has a right of access and, without stopping and making known his name, residence and the register number of his motor vehicle, goes away after knowingly colliding with or otherwise causing injury to any person shall be punished by imprisonment for not less than two months nor more than two years. A summons may be issued instead of a warrant for arrest upon a complaint for a violation of any provision of this paragraph if in the judgment of the court or justice receiving the complaint there is reason to believe that the defendant will appear upon a summons.

SECTION 2. This act shall take effect upon September first in the current year.—(*Approved April 26, 1937.*)

CHAPTER 240

AN ACT RELATIVE TO THE MAKING BY BANKING INSTITUTIONS AND INSURANCE COMPANIES OF LOANS INSURED BY THE FEDERAL HOUSING ADMINISTRATOR.

Whereas, The deferred operation of this act would in part defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Chapter one hundred and sixty-two of the acts of nineteen hundred and thirty-five is hereby amended by striking out section one and inserting in place thereof the following:— *Section 1.* Subject to such regulations as the commissioner of banks deems to be necessary or advisable in respect to trust companies, savings banks, co-operative banks or credit unions, and to such regulations as the commissioner of insurance deems to be necessary or advisable in respect to insurance companies, any trust company, savings bank, co-operative bank, credit union or insurance company doing business in this commonwealth is authorized for a period ending July first, nineteen hundred and thirty-nine:

(a) To make such loans and advances of credit and purchases of obligations representing loans and advances of credit as are insured by the federal housing administrator, and to obtain such insurance.

(b) To make such loans secured by mortgages on real property in this commonwealth as the federal housing administrator insures and to obtain such insurance.

(c) All trust companies, savings banks, co-operative banks, credit unions and insurance companies are hereby authorized to exercise any powers and to do any and all things incidental or necessary to give effect to this act. — (*Approved April 29, 1937.*)

CHAPTER 260

AN ACT PROVIDING FOR THE ISSUANCE OF INSURANCE BROKERS' LICENSES WITHOUT FEE TO WIDOWS OF CERTAIN WAR VETERANS.

Section one hundred and sixty-seven A of chapter one hundred and seventy-five of the General Laws, as amended by section three of chapter one hundred and thirty-seven of the acts of nineteen hundred and thirty-four, is hereby further amended by adding at the end the following:—, or of or on account of his widow if he held such a license immediately prior to his death, — so as to read as follows:— *Section 167A.* No fee for an insurance broker's license issued under section one hundred and sixty-six, one hundred and sixty-seven or one hundred and seventy-three shall be required of or on account of any soldier, sailor, or marine resident in this commonwealth who has served in the army or navy of the United States in time of war or insurrection and received an honorable discharge therefrom or release from active duty therein, if he presents to the commissioner satisfactory evidence of his identity, or of or on account of his widow if he held such a license immediately prior to his death. — (*Approved May 4, 1937.*)

CHAPTER 261.

AN ACT RELATIVE TO THE COVERAGE OF POLICIES OF PLATE GLASS INSURANCE, SO CALLED.

Clause Seventh of section forty-seven of chapter one hundred and seventy-five of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "insure" in the first line the following words:—against loss of and damage to glass, including lettering and ornamentation thereon, and,— so as to read as follows:—

Seventh, To insure against loss of and damage to glass, including lettering and ornamentation thereon, and against loss or damage caused by the breakage of glass.—(*Approved May 4, 1937.*)

CHAPTER 314.

AN ACT AUTHORIZING THE PAYMENT OF MOTOR VEHICLE INSURANCE PREMIUMS IN INSTALMENTS.

Chapter one hundred and seventy-five of the General Laws is hereby amended by inserting after section one hundred and ninety-three A, as appearing in the Tercentenary Edition, the following new section:—*Section 193B.* Insurance companies may accept payment of motor vehicle insurance premiums in instalments under plans, rates and charges approved by the commissioner as equitable and non-discriminatory.—(*Approved May 18, 1937.*)

CHAPTER 317.

AN ACT REQUIRING INSURERS UNDER THE WORKMEN'S COMPENSATION ACT TO PAY THE COST OF APPOINTMENT OF GUARDIANS AND CONSERVATORS OF EMPLOYEES OR DEPENDENTS.

Section thirty-nine of chapter one hundred and fifty-two of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by striking out the last two sentences and inserting in place thereof the following:—When the appointment of a legal representative of a deceased employee or dependent, or the appointment of a guardian or conservator of an employee or dependent who is a minor or is insane or is otherwise legally incapacitated, is required to comply with this chapter, the insurer shall furnish or pay for legal services rendered in connection with the appointment of such legal representative, guardian or conservator or in connection with his duties, and shall pay the necessary disbursements for such appointment, the necessary expenses of such legal representative, guardian or conservator, and reasonable compensation to him for time necessarily spent in complying therewith. Said payments shall be in addition to sums paid for compensation,—so as to read as follows:—*Section 39.* The compensation payable in case of the death of the injured employee shall be paid to his legal representative; or, if he has no legal representative, to his dependents; or, if he leaves no dependents, to the persons to whom payment of the expenses for the last sickness and burial is due. If payment is made to the legal representative of the deceased employee, it shall be paid by him to the dependents or other persons entitled thereto under this chapter. When the appointment of a legal representative of a deceased employee or dependent, or the appointment of a guardian or conservator of an employee or dependent who is a minor or is insane or is otherwise legally incapacitated, is required to comply with this chapter, the insurer shall furnish or pay for legal services rendered in connection with the appointment of such legal representative, guardian or conservator or in connection with his duties, and shall pay the necessary disbursements for such appointment, the necessary expenses of such legal representative, guardian or conservator, and reasonable compensation to him for time necessarily spent in complying therewith. Said payments shall be in addition to sums paid for compensation.—(*Approved May 18, 1937.*)

CHAPTER 321.

AN ACT RELATIVE TO THE METHOD OF MAKING PAYMENTS UNDER THE WORKMEN'S COMPENSATION LAW IN CASE OF CERTAIN SPECIFIED INJURIES.

Whereas, The deferred operation of this law would defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public health, safety and convenience.

Section thirty-seven of chapter one hundred and fifty-two of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by inserting after the word "thirty-four" in the tenth line the word:—, thirty-four A,—so as to read as follows:—*Section 37.* Whenever an employee who has previously suffered a personal injury resulting in the loss by severance, or the permanent incapacity, of one hand at or above the wrist or one foot at or above the ankle, or the reduction to twenty seventieths of normal vision of one eye with glasses, incurs further disability by the loss or permanent incapacity of a hand or foot or the reduction to twenty seventieths of normal vision in an eye, by reason of a personal injury for which compensation is required by this chapter, he, or his dependent, if death results from the injury, shall be paid the compensation provided for by sections thirty-one, thirty-two, thirty-four, thirty-four A or thirty-five, in the following manner:

One half of such compensation shall be paid by the state treasurer from the fund established by section sixty-five, and the other half by the insurer, but the additional compensation required by section thirty-six shall be paid by the insurer.—(*Approved May 20, 1937.*)

CHAPTER 325.

AN ACT INCREASING THE AMOUNT AND PERIOD OF PAYMENTS TO CERTAIN DEPENDENT CHILDREN OF EMPLOYEES KILLED IN INDUSTRIAL ACCIDENTS.

Section thirty-one of chapter one hundred and fifty-two of the General Laws, as amended by chapter two hundred and fifty of the acts of nineteen hundred and thirty-four, is hereby further amended by striking out the paragraph contained in the seventh to the forty-fourth lines and inserting in place thereof the following:—

To the widow, so long as she remains unmarried, ten dollars a week if and so long as there is no child of the employee, who is under the age of eighteen, or over said age and physically or mentally incapacitated from earning; to or for the use of the widow and for the benefit of all children of the employee, twelve dollars a week if and so long as there is one such child, and two dollars more a week for each such additional child; provided, that in case any such child is a child by a former wife, the death benefit shall be divided between the surviving wife and all living children of the deceased employee in equal shares, the surviving wife taking the same share as a child. If the widow dies, such amount or amounts as would have been payable to or for her own use and for the benefit of all children of the employee shall be paid in equal shares to all the surviving children of the employee. If the widow remarries, all payments under the foregoing provisions shall terminate and the insurer shall pay each week to each of the children of the employee, if and so long as there are more than five, his or her proportionate share of eighteen dollars and shall pay each of such children, if and so long as there are five or less, three dollars a week. If there is no surviving wife or husband of the deceased employee, such amount or amounts as would have been payable under this section to or for the use of a widow and for the benefit of all such children of the employee, shall be paid in equal shares to all such surviving children of the employee. The total amount of payments and the period of payments in all cases under this section shall not be more than sixty-four hundred dollars nor continue for more than four hundred weeks, except that payment to or for the benefit of children of the deceased employee under the age of eighteen shall not be discontinued prior to the age of eighteen. When weekly payments have been made to an injured employee before his death, compensation under the foregoing provisions of this section shall begin from the date of the death of the employee, but shall not amount to a total of more than sixty-four hundred dollars, including such payments as were made to the injured employee before his death, and shall not continue for more than four hundred weeks, including weeks during which payments were made to the injured employee before his death, except as above provided in cases where children of the deceased employee continue to be under the age of eighteen.—(*Approved May 20, 1937.*)

CHAPTER 370.

AN ACT PROVIDING FOR PAYMENT OF WORKMEN'S COMPENSATION IN CERTAIN CASES OF SUN STROKE, FROST BITE, ASSAULT AND SUICIDE.

Whereas, The deferred operation of this act would tend to defeat its purpose, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

SECTION 1. Section twenty-six of chapter one hundred and fifty-two of the General Laws, as appearing in the Tercentenary Edition, is hereby amended by adding at the end the following:—, and if an employee while acting in the course of his employment receives injury resulting from frost bite or sun stroke, without having voluntarily assumed increased peril not contemplated by his contract of employment, or is injured by reason of the physical activities of fellow employees in which he does not participate, whether or not such activities are associated with the employment, such injury shall be conclusively presumed to have arisen out of the employment.

SECTION 2. Said chapter one hundred and fifty-two is hereby further amended by inserting after section twenty-six the following new section:—*Section 26A.* Dependents shall not be precluded from recovery under this chapter, nor shall the insurance company be relieved from making payment to the commonwealth under

section sixty-five, for death by suicide of the employee, if it be shown by the weight of the evidence that, due to the injury, the employee was of such unsoundness of mind as to make him irresponsible for his act of suicide.—(*Approved May 28, 1937.*)

CHAPTER 382.

AN ACT RELATIVE TO THE TIME AT WHICH COMPENSATION SHALL BEGIN TO BE PAID UNDER THE WORKMEN'S COMPENSATION LAW.

Chapter one hundred and fifty-two of the General Laws is hereby amended by striking out section twenty-nine, as amended by chapter three hundred and seventy-two of the acts of nineteen hundred and thirty-five, and inserting in place thereof the following:—*Section 29.* No compensation shall be paid for any injury which does not incapacitate the employee from earning full wages for a period of at least seven days. If incapacity extends for a period of two weeks or more, compensation shall be paid from the day of injury, otherwise from the eighth day thereafter; provided, that, except under section thirty-five, no compensation shall be paid for any period for which any wages were earned. When compensation shall have begun it shall not be discontinued except with the written assent of the employee, or with the approval of the department or a member thereof, granted only after an impartial examination or after a personal interview with the employee by a member or employee of the department or after failure of the employee to report for or submit to such examination or interview after reasonable notice by the department; provided, that such compensation shall be paid in accordance with section thirty-five if the employee in fact earns wages after the original agreement or decision is filed.—(*Approved May 28, 1937.*)

CHAPTER 390.

AN ACT RELATIVE TO THE RENEWAL OF MOTOR VEHICLE LIABILITY POLICIES OR BONDS, SO CALLED, IN CERTAIN CASES.

Chapter one hundred and seventy-five of the General Laws is hereby amended by inserting after section one hundred and thirteen E, inserted by chapter sixty-one of the acts of nineteen hundred and thirty-four, the following new section:—*Section 113F.* Any company which does not intend to issue a motor vehicle liability policy or to execute or act as surety on a motor vehicle liability bond, both as defined in section thirty-four A of chapter ninety, for the ensuing year in favor of the insured or the principal named in an existing policy or bond issued or executed by it shall, if said policy or bond is in full force and effect on November tenth, give written notice of its said intent on or before November fifteenth as hereinafter provided. Such notice shall, except as hereinafter provided, be sent either to said insured or principal or to the insurance agent of the company or the insurance broker who negotiated the issue of the policy or the execution of the bond. If the certificate, as defined in said section thirty-four A, in respect to such policy or bond was executed by or on behalf of an insurance agent of the company, such notice shall be sent to the said insurance agent. If when said notice is to be sent any such insurance agent is not then so licensed, the company shall send such notice to the said insured or principal. Such notice shall be in a form satisfactory to the commissioner.

Every such insurance agent or broker receiving such a notice from a company shall, on or before December first, send a copy of such notice to the insured or the principal, unless another company has executed a certificate, as defined in said section thirty-four A, evidencing the issue or the execution of a policy or bond for the ensuing year covering the motor vehicle or vehicles specified in the existing policy or bond.

If the commissioner is satisfied that an insurance agent or broker has failed to send a copy of the notice as hereinbefore provided he may revoke any license issued to such agent or broker under section one hundred and sixty-three and section one hundred and sixty-six.

Any company failing to send a notice as hereinbefore provided shall upon the request of such insured or principal issue a new policy or execute a new bond as

surety covering said insured or principal and the same motor vehicle or vehicles for the ensuing year, subject, however, to the right of such company to cancel such policy or bond in accordance with its terms; except that a company may, subject to section one hundred and thirteen D, refuse to issue such a new policy or execute such a new bond as security, if the facts upon which such refusal is based were not known by such company prior to October fifteenth of the then current year or may refuse so to do if, after the issue by the company of a written notice of cancellation of such existing policy or bond, the board of appeal on motor vehicle liability policies and bonds, subsequent to said October fifteenth, has found in favor of the company upon a complaint filed under said section one hundred and thirteen D.

The giving of a notice under this section shall not preclude an application, by the person named as the insured or the principal in the existing policy or bond, for such a policy or bond for the ensuing year, and, if the company does not within seven days after such an application issue or execute such a policy or bond, the applicant may file a complaint as provided in and subject to said section one hundred and thirteen D.

Nothing in this section shall be construed to affect any of the provisions of said section one hundred and thirteen D.—(*Approved May 28, 1937.*)

CHAPTER 394.

AN ACT INCREASING THE AMOUNT TO BE PAID INTO THE TREASURY OF THE COMMONWEALTH IN CERTAIN CASES OF INDUSTRIAL ACCIDENTS RESULTING IN DEATH.

Section sixty-five of chapter one hundred and fifty-two of the General Laws, as most recently amended by chapter one hundred and sixty-two of the acts of nineteen hundred and thirty-six, is hereby further amended by striking out, in the fourth line, the words "five hundred" and inserting in place thereof the words:—one thousand,—so as to read as follows:—*Section 65.* For every case of personal injury resulting in death covered by this chapter, when there are no dependents, the insurance company shall pay into the treasury of the commonwealth one thousand dollars. Such payments shall constitute a special fund in the custody of the state treasurer who shall make payments therefrom upon the written order of the department for the purposes set forth in section thirty-seven.—(*Approved May 28, 1937.*)

CHAPTER 439.

AN ACT RELATIVE TO PROCEDURE IN CERTAIN ACTIONS TO RECOVER DAMAGES ARISING OUT OF MOTOR VEHICLE ACCIDENTS AND IN SUITS BY JUDGMENT CREDITORS IN ACTIONS TO REACH AND APPLY THE PROCEEDS OF MOTOR VEHICLE LIABILITY POLICIES AND IN ACTIONS TO RECOVER ON MOTOR VEHICLE LIABILITY BONDS.

SECTION 1. Chapter two hundred and thirty-one of the General Laws is hereby amended by inserting after section eighty-five A, as appearing in the Tercentenary Edition, the following two new sections:—*Section 85B.* In any action to recover the consequential damages specified in section thirty-four A of chapter ninety, arising out of an accident or collision in which a motor vehicle, as defined in sections one and thirty-four A of chapter ninety, was involved, such motor vehicle if registered in the name of the defendant as owner at the time of such accident or collision shall be presumed to have been then operated, maintained, controlled or used by and under the control of a person for whose conduct the defendant was legally responsible, and absence of such responsibility shall be an affirmative defence to be set up in the answer and proved by the defendant.

Section 85C. In any suit in equity under section one hundred and thirteen of chapter one hundred and seventy-five and clause (10) of section three of chapter two hundred and fourteen to reach and apply the proceeds of any motor vehicle liability policy, as defined in section thirty-four A of chapter ninety, by a judgment creditor in any action to recover damages for bodily injuries, including death at any time resulting therefrom, or the consequential damages specified in said section thirty-four A, arising out of an accident or collision in which a motor vehicle, as defined in sections one and thirty-four A of said chapter ninety, was

involved, and in any action under section thirty-four G of said chapter ninety on a motor vehicle liability bond, as defined in said section thirty-four A, it shall be presumed that at the time of such accident or collision such vehicle was being operated, maintained, controlled or used with the express or implied consent of the named person insured in such policy or the principal of such bond, and the absence of such consent shall be an affirmative defence to be set up in the answer and proved by the defendant.

SECTION 2. This act shall apply in case of causes of action accruing prior to the effective date of this act as well as causes of action accruing thereafter.—(*Approved May 29, 1937.*)

NAME OF COMPANY

Principal Office

Incorporated

Commenced
BusinessAdmitted to
Massachusetts

President

Secretary

Acacia Mutual Life Insurance Co.	.	.	.	.	Washington, D. C.	1869	1869	1924	William Montgomery	S. E. Mooers
Aetna Life Insurance Co.	.	.	.	.	Hartford, Conn.	1850	1850	1864	Morgan B. Brainard	James B. Slimmon
Arlington Five Cents Savings Bank (Insurance Dept.)	.	.	.	.	Arlington, Mass.	1930	1930	1931	Arthur J. Wellington	Nelson J. Bowers ¹
Bankers National Life Insurance Co.	.	.	.	.	Montclair, N. J.	1927	1927	1928	Ralph R. Lounsbery	Will B. Chambers
Berkshire County Savings Bank (Insurance Dept.)	.	.	.	.	Pittsfield, Mass.	1911	1911	1911	William A. Whittlesey	Gardner S. Morse ¹
Berkshire Life Insurance Co.	.	.	.	.	Pittsfield, Mass.	1851	1851	1851	Frederic H. Rhodes	Robert K. Davenport
Beverly Savings Bank (Insurance Dept.)	.	.	.	.	Beverly, Mass.	1931	1931	1931	Charles L. Odell	Arthur H. Story ¹
Boston Five Cents Savings Bank, The (Insurance Dept.)	.	.	.	.	Boston, Mass.	1929	1929	1930	Russell G. Fessenden	George A. Kyle ¹
Boston Mutual Life Insurance Co.	.	.	.	.	Boston, Mass.	1891	1892 ²	1930	Herbert O. Edgerton	Edward C. Mansfield
Cambridge Savings Bank (Insurance Dept.)	.	.	.	.	Cambridge, Mass.	1930	1930	1930	Robert Walcott	Granville H. Beaver ¹
Cambridgeport Savings Bank (Insurance Dept.)	.	.	.	.	Cambridge, Mass.	1934	1934	1934	Frank H. Golding	Robert F. Nutting ¹
Canton Institution for Savings, The (Insurance Dept.)	.	.	.	.	Canton, Mass.	1912	1912	1912	William B. Revere	Charles F. Dings ¹
City Savings Bank of Pittsfield (Insurance Dept.)	.	.	.	.	Pittsfield, Mass.	1902	1902	1902	Clement F. Coogan	Clifford F. Martin ¹
Columbian National Life Insurance Co., The	.	.	.	.	Boston, Mass.	1865	1865	1865	Francis P. Sears	Norman M. Hughes
Connecticut General Life Insurance Co.	.	.	.	.	Hartford, Conn.	1846	1846	1846	Frazar B. Wilde	John M. Laird
Connecticut Mutual Life Insurance Co., The	.	.	.	.	Hartford, Conn.	1907	1907	1926	James Lee Loomis	Henry H. Steiner
Continental American Life Insurance Co.	.	.	.	.	Wilmington, Del.	1859	1859	1859	Adolph A. Kydgren	Daniel E. Jones
Equitable Life Assurance Society of the United States, The	.	.	.	.	New York, N. Y.	1867	1867	1925	Thomas I. Parkinson	William Alexander
Equitable Life Insurance Co. of Iowa	.	.	.	.	Des Moines, Iowa	1931	1931	1931	H. S. Nollen	J. W. Hubbell
Fall River Five Cents Savings Bank (Insurance Dept.)	.	.	.	.	Fall River, Mass.	1912	1914	1933	Charles L. Holmes	Frederick W. Watts ¹
Farmers and Traders Life Insurance Co.	.	.	.	.	Syracuse, N. Y.	1878	1879 ²	1885	Thomas O. Young	Edwin W. Henne
Fidelity Mutual Life Insurance Co., The	.	.	.	.	Philadelphia, Pa.	1860	1860	1860	Walter Le Mar Talbot	R. F. Tull
Grove Hall Savings Bank (Insurance Dept.)	.	.	.	.	Boston, Mass.	1929	1929	1929	Albert A. Ginzberg	Joseph L. Downey ¹
Guardian Life Insurance Co. of America, The	.	.	.	.	New York, N. Y.	1860	1860	1860	Carl Heye	R. C. Neundorffer
Home Life Insurance Co.	.	.	.	.	New York, N. Y.	1860	1860	1860	James A. Fulton	William S. Gaylord
John Hancock Mutual Life Insurance Co.	.	.	.	.	Boston, Mass.	1862	1862	1862	Guy W. Cox	Charles J. Diman
Leominster Savings Bank (Insurance Dept.)	.	.	.	.	Leominster, Mass.	1931	1931	1931	Raymond L. Middlemas	J. Harry Arnold ¹
Lowell Institution for Savings (Insurance Dept.)	.	.	.	.	Lowell, Mass.	1929	1929	1929	Frederic A. Fisher	Charles A. Crowell ¹
Loyal Life Insurance Co.	.	.	.	.	Boston, Mass.	1935	1935	1935	John M. Powell	Brooks A. Heath
Lynn Five Cents Savings Bank (Insurance Dept.)	.	.	.	.	Lynn, Mass.	1922	1922	1922	Charles C. Handy	Crawford H. Stocker ¹
Lynn Institution for Savings (Insurance Dept.)	.	.	.	.	Lynn, Mass.	1922	1922	1922	Charles A. Collins	Roger F. Nichols ¹
Massachusetts Mutual Life Insurance Co.	.	.	.	.	Springfield, Mass.	1851	1851	1851	Bertrand J. Perry	Samuel J. Johnson
Massachusetts Protective Life Insurance Co., The	.	.	.	.	Worcester, Mass.	1924	1924	1924	Charles A. Harrington	Lemuel G. Hodgkins
Massachusetts Savings Bank (Insurance Dept.)	.	.	.	.	Boston, Mass.	1925	1925	1925	Frank E. Buxton	John A. Bent ¹
Metropolitan Life Insurance Co.	.	.	.	.	New York, N. Y.	1866	1867	1867	Leon A. Ireton	James P. Bradley
Ministers Mutual Life Insurance Co.	.	.	.	.	Boston, Mass.	1878 ³	1878	1878	Daniel L. Marsh	Henry L. Weston
Monarch Life Insurance Co.	.	.	.	.	Springfield, Mass.	1924	1924	1926	Clyde W. Young	Carlton E. Nay
Morris Plan Insurance Society, The	.	.	.	.	New York, N. Y.	1917	1917	1919	Henry H. Kohn	H. F. Stevenson
Mutual Life Insurance Co. of New York, The	.	.	.	.	New York, N. Y.	1842	1843	1855	David F. Houston	Curt Felix
Mutual Benefit Life Insurance Co., The	.	.	.	.	Newark, N. J.	1845	1845	1855	John R. Hardin	Harry H. Allen
Mutual Trust Life Insurance Co.	.	.	.	.	Chicago, Ill.	1904	1905	1921	Edwin A. Olson	I. L. Grimes
National Life Insurance Co.	.	.	.	.	Montpelier, Vt.	1848	1850	1855	Fred A. Howland	H. R. Pierce

¹Treasurer. ²As an assessment company. As a mutual company, 1899.³As a fraternal association. Reincorporated, 1910.

* Reincorporated and merged with the Monarch Accident Insurance Co., 1931.

LIFE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN MASSACHUSETTS DEC. 31, 1936—Concluded

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Massachusetts	President	Secretary
New Bedford Institution for Savings (Insurance Dept.)	New Bedford, Mass.	1930	1930	1930	William F. Potter	Elmer A. MacGowan ¹
New England Mutual Life Insurance Co.	Boston, Mass.	1835	1843	1843	George W. Smith	Morris P. Capen
New York Life Insurance Co.	New York, N. Y.	1841	1845	1845	Alfred L. Aiken	Leo H. McCall
North Adams Savings Bank (Insurance Dept.)	North Adams, Mass.	1924	1924	1924	Lawrence T. Phelps	Richard N. Symonds ¹
North American Reinsurance Co.	New York, N. Y.	1923	1923	1923	Clarence M. Cathless	William H. Smith
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	1857	1858	1862	M. J. Cleary	G. L. Anderson
Paul Revere Life Insurance Co., The	Worcester, Mass.	1930	1930	1930	Charles A. Harrington	Lemuel G. Hodgkins
People's Savings Bank (Insurance Dept.)	Philadelphia, Pa.	1847	1847	1868	William H. Kingsley	Sydney A. Smith
Phoenix Mutual Life Insurance Co.	Brockton, Conn.	1908	1908	1908	Fred Drew	Arthur T. Mooney ¹
Plymouth Five Cents Savings Bank (Insurance Dept.)	Hartford, Conn.	1851	1851	1861 ²	Arthur M. Collins	Harry E. Johnson
Prudential Mutual Life Insurance Co. of Philadelphia	Plymouth, Mass.	1934	1934	1934	Fredrick D. Bartlett	Franklin A. Hebard ¹
Prudential Insurance Co. of America, The	Philadelphia, Pa.	1865	1865	1866	Mt. Albert Lincoln	Leonard C. Ashton
Security Mutual Life Insurance Co.	Newark, N. J.	1873	1876	1884	Edward D. Duinfield	William W. Van Natta
Shenandoah Life Insurance Co.	Binghamton, N. Y.	1886	1887	1899 ³	Fred D. Russell	Frank C. Goodnough
State Mutual Life Insurance Co. of Worcester	Roanoke, Va.	1914	1916	1927	E. Lee Thimble	R. M. Graham
Sun Life Assurance Co. of Canada	Worcester, Mass.	1844	1845	1845	Chandler Bullock	Nelson P. Wood
Travelers Insurance Co., The	Montreal, Can.	1865	1871	1871	Arthur B. Wood	H. W. K. Hale
Union Central Life Insurance Co., The	Hartford, Conn.	1863	1866	1866	L. Edmund Zacher	Daniel A. Read
Union Labor Life Insurance Co., The	Cincinnati, Ohio	1867	1867	1893	W. Howard Cox	Richard S. Rust
United Mutual Life Insurance Co.	Portland, Me.	1925	1927	1928	Matthew Wolf	Thomas E. Burke
United Life and Accident Insurance Co.	Concord, N. H.	1848	1849	1855	Sylvan B. Phillips	Harold D. Lang
Uxbridge Savings Bank (Insurance Dept.)	Uxbridge, Mass.	1913	1914	1924	John V. Hanna	William D. Haller
Waltham Savings Bank (Insurance Dept.)	Waltham, Mass.	1931	1931	1931	Frank J. Hamilton	G. Arthur Small ¹
Whitman Savings Bank (Insurance Dept.)	Whitman, Mass.	1925	1925	1925	Charles F. Allen	William B. Comstock ¹
Wilday Savings Bank (Insurance Dept.)	Boston, Mass.	1908	1908	1908	Henry W. Chandler	Elwood A. Wyman ¹
		1931	1931	1931	Frank B. Cutter	George E. Taber ¹

¹ Treasurer. ² Retired 1880. Readmitted 1894. ³ Retired 1911. Readmitted 1922.

COMPANIES IN THE U. S. AUTHORIZED TO TRANSACT MISCELLANEOUS LINES IN MASSACHUSETTS DEC. 31, 1936

Aetna Casualty and Surety Co., The						James B. Slimmon
Aetna Life Insurance Co. (Accident Dept.)						E. C. Higgins
American Automobile Insurance Co.	Hartford, Conn.	1883	1907	1908	Morgan B. Brainard	P. R. Ryan
American Bonding Company of Baltimore	St. Louis, Mo.	1820	1850	1864	L. A. Harris	Robert S. Hart
American Credit Indemnity Co. of New York	Baltimore, Md.	1911	1912	1922	D. Claude Handy	L. J. Noss
American Employers' Insurance Co.	St. Louis, Mo.	1894	1894	1925	J. F. McFadden	Franklin P. Horton
American Firemen's Insurance Co.	Boston, Mass.	1893	1893	1896	Edward C. Stone	H. G. Kemper
American Mutual Liability Insurance Co.	Chicago, Ill.	1923	1923	1923	James S. Kemper	Frank R. Mullaney
American Policyholders' Insurance Co.	Boston, Mass.	1926	1926	1926	Charles E. Hodges, Jr.*	
		1887	1887	1887		
		1929	1929	1929		

American Re-Insurance Co.	New York, N. Y.	1933	1933	1933	Robert C. Ream	Alfred E. Ives
American Surety Co. of New York	New York, N. Y.	1884	1884	1884	A. F. Lafrantz	C. H. Hall
Arrow Mutual Liability Insurance Co.	Watertown, Mass.	1920	1920	1920	Arthur B. Newhall	John C. Brett
Bankers Indemnity Insurance Co.	Newark, N. J.	1925	1926	1930	Harold P. Jackson	John C. Montgomery
Boston Casualty Co.	Boston, Mass.	1912 ¹	1912	1912	Lindey S. Jones	J. Kelso Mairs
Canton Mutual Liability Insurance Co., The	Boston, Mass.	1936	1936	1936	Reuben Leonard Rose	Martha Goods
Central Surety and Insurance Corp.	Kansas City, Mo.	1926	1926	1926	Dennis Hudson	G. T. Smothers
Century Indemnity Co., The	Hartford, Conn.	1917	1925	1926	W. Ross McCain	Frank S. Becker, Jr.
Columbia Casualty Co.	New York, N. Y.	1920	1920	1920	Henry Collins	J. Fred Ranges
Columbian National Life Insurance Co., The (Accident Dept.)	Boston, Mass.	1902	1902	1902	Francis P. Sears	Norman M. Hughes
Commercial Casualty Insurance Co.	Newark, N. J.	1909	1910	1912	Howe S. Landers	E. A. Blendow
Connecticut General Life Insurance Co. (Accident Dept.)	Hartford, Conn.	1865	1865	1865	Frazar B. Wilde	John M. Laird
Continental Casualty Co. (Indiana)	Chicago, Ill.	1897	1897	1901	H. A. Behrens	E. G. Timme
Craftsman Insurance Co.	Boston, Mass.	1924 ¹	1924	1903 ³	Charles M. Goodnow	William I. Newton
Eagle Indemnity Co.	New York, N. Y.	1922	1922	1922	Frank J. O'Neill	F. S. Peryman
Eastern Mutual Insurance Co.	Boston, Mass.	1921	1921	1921	Philip G. Carleton	William F. Howard
Electric Mutual Liability Insurance Co.	Lynn, Mass.	1927	1928	1927	William W. Trench	Thomas N. Foynes
Employers Reinsurance Corporation	Kansas City, Mo.	1914	1914	1914	E. G. Trimble	S. W. Izard
Equitable Life Assurance Society of the United States, The (Accident Dept.)	New York, N. Y.	1859	1859	1859	Thomas I. Parkinson	Wm. Alexander
Excess Insurance Co. of America, The (N. J.)	New York, N. Y.	1926	1927	1928	Robert N. Rose	Lewis F. Koppang
Factory Mutual Liability Insurance Co. of America	Providence, R. I.	1914	1921	1925	Henry W. Anderson	DeForest W. Abel
Federal Life and Casualty Co.	Detroit, Mich.	1906	1906	1921	V. D. Cliff	F. V. Cliff
Federal Mutual Liability Insurance Co.	Boston, Mass.	1905	1907	1907	James S. Kemper	W. D. Riddell
Fidelity and Casualty Co. of New York, The	New York, N. Y.	1876	1876	1876	Bernard M. Culver	William E. Lamm, Jr.
Fidelity and Deposit Co. of Maryland	Baltimore, Md.	1890	1890	1893	Charles R. Miller	Robert S. Hart
Fremant's Fund Indemnity Co.	San Francisco, Cal.	1930	1930	1930	J. B. Levison	Edward V. Mills
First Reinsurance Co. of Hartford, The	Hartford, Conn.	1912	1913	1913	John H. Awtry	Walter Barber
General Reinsurance Corporation	New York, N. Y.	1921	1921	1921	E. H. Boles	W. W. Greene
Globe Falls Indemnity Co.	Glen Falls, N. Y.	1932	1932	1932	E. W. West	R. C. Carter
Globe Indemnity Co.	New York, N. Y.	1911	1911	1911	A. Duncan Reid	Kenneth Spencer
Great American Indemnity Co.	New York, N. Y.	1926	1926	1926	William H. Koop	G. F. Michelbacher
Hardware Mutual Casualty Co.	Stevens Point, Wis.	1913	1914	1926	Carl N. Jacobs	Joseph B. Beach
Hartford Accident and Indemnity Co.	Hartford, Conn.	1913	1913	1913	James L. D. Kearney	Clyde P. Smith
Hartford Live Stock Insurance Co. (New York)	Hartford, Conn.	1916	1916	1916	R. M. Bissell	James L. D. Kearney
Hartford Steam Boiler Inspection and Insurance Co., The	Hartford, Conn.	1866	1866	1867	William R. C. Corson	Louis F. Middlebrook
Home Indemnity Co., The	New York, N. Y.	1930	1930	1930	Wilfred Kurth	Walter E. Lister
Income Indemnity Insurance Co.	Boston, Mass.	1911 ¹	1911	1892 ³	Cleon W. Estabrook	Charles M. Estabrook
Indemnity Insurance Co. of North America	Philadelphia, Pa.	1920	1920	1920	Benjamin Rush	Frank A. Eger
Interboro Mutual Indemnity Insurance Co.	New York, N. Y.	1914	1914	1930	Frederick E. Grant	H. G. Kirkwood
International Fidelity Insurance Co.	Jersey City, N. J.	1904	1905	1912	A. A. Altschuler	C. T. Johnson
John Hancock Mutual Life Insurance Co. (Accident Dept.)	Boston, Mass.	1862	1862	1862	Guy W. Cox	Charles J. Diman
Lawyers Title Insurance Co.	Boston, Mass.	1928	1928	1928	Russell G. Fessenden	Henry F. Peirce

¹Reincorporated as a stock company.

²As an assessment company.

³Elected president, February 17, 1937.

COMPANIES IN THE U. S. AUTHORIZED TO TRANSACT MISCELLANEOUS LINES IN MASSACHUSETTS DEC. 31, 1936—Concluded

NAME OF COMPANY	Principal Office	Incorporated	Commenced Business	Admitted to Massachusetts	President	Secretary
Liberty Mutual Insurance Co.	Boston, Mass.	1912	1912	1912	S. Bruce Black	Clark E. Woodward
London & Lancashire Indemnity Co. of America (New York)	Hartford, Conn.	1915	1915	1915	Henry W. Gray	John Urmon
Loyal Protective Insurance Co.	Boston, Mass.	1909	1909	1909	John M. Powell	Brooks A. Heath
Lumbermens Mutual Casualty Co.	Chicago, Ill.	1912	1912	1919	James S. Kemper	H. G. Kemper
Maryland Casualty Co.	Baltimore, Md.	1898	1898	1898	Sillman Evans	John A. Hurman
Massachusetts Accident Co.	Boston, Mass.	1908	1908	1884	Chester W. McNeill	Walter L. McNeill
Massachusetts Bonding and Insurance Co.	Boston, Mass.	1907	1907	1907	T. J. Falvey	Donald Falvey
Massachusetts Casualty Insurance Co.	Boston, Mass.	1926	1927	1927	Merile F. Heath	Leonard D. Hadley
Massachusetts Indemnity Insurance Co.	Boston, Mass.	1927	1927	1927	Robert Billings	J. L. Downs
Massachusetts Plate Glass Insurance Co.	Boston, Mass.	1919	1919	1919	John H. Eddy	Louis A. Ginsburg
Massachusetts Protective Association, Incorporated, The	Worcester, Mass.	1909	1909	1895	Charles A. Harrington	Leuel G. Hodgkins
Massachusetts Title Insurance Co.	Boston, Mass.	1885	1885	1885	Henry W. Davies	Catherine A. Galligan
Medical Protective Co., The (Indiana)	Wheaton, Ill.	1909	1910	1923	Byron H. Somers	Harry W. Ginty
Merchants Mutual Casualty Co.	Buffalo, N. Y.	1917	1918	1925	C. W. Brown	C. W. Brown
Metropolitan Casualty Insurance Co. of New York, The (New York)	Newark, N. J.	1874	1874	1874	Howe S. Landers	E. A. Blendow
Metropolitan Life Insurance Co. (Accident Dept.)	New York, N. Y.	1866	1867	1866	Leroy A. Lincoln	James P. Bradley
Monarch Life Insurance Co. (Accident Dept.)	Springfield, Mass.	1931	1931	1931	Clyde W. Young	Carlton E. Nay
Mutual Boiler Insurance Co. of Boston	Boston, Mass.	1877	1878	1878	S. Harold Greene	John A. Collins
National Accident and Health Insurance Co. of Philadelphia	Philadelphia, Pa.	1903	1903	1925	M. S. Boyer	Robert M. Fry
National Casualty Co.	Detroit, Mich.	1904	1904	1921	W. G. Curtis	E. A. Grant
National Grange Mutual Liability Co.	Keene, N. H.	1923	1923	1928	Fred J. Freestone	Richard C. Carrick
National Surety Corporation	New York, N. Y.	1933	1933	1933	Vincent Gullen	Ballard McCall
National Surety Casualty Co. (New York)	Baltimore, Md.	1898	1899	1899	J. Arthur Nelson	Sifford Pearce
New Amsterdam Casualty Co.	Chicago, Ill.	1924	1924	1929	Albert Kahn	H. A. Salomon
New Century Casualty Co.	New York, N. Y.	1891	1891	1891	W. E. McKell	C. H. Ball
New York Casualty Co.	Chicago, Ill.	1886	1886	1906	A. E. Forrest	A. E. Forrest, Jr.
North American Accident Insurance Co.	New York, N. Y.	1919	1919	1920	Hart Darlington	Herbert L. Kidder
Norwich Union Indemnity Co.	Hamilton, Ohio	1919	1919	1920	B. D. Lecklider	Howard Sloneker
Ohio Casualty Insurance Co., The	Worcester, Mass.	1930	1930	1930	Charles A. Harrington	Lemuel G. Hodgkins
Paul Reverse Life Insurance Co., The (Accident Dept.)	Keene, N. H.	1901	1901	1930	Walter G. Perry	William F. Perry
Peerless Casualty Co.	New York, N. Y.	1922	1922	1922	J. M. Haines	H. Lloyd Jones
Phoenix Indemnity Co.	New York, N. Y.	1893	1893	1899	Wilfrid C. Potter	Kimball C. Atwood, Jr.
Preferred Accident Co.	Newark, N. J.	1873	1876	1894	Edward D. Duffield	William W. Van Nalts
Protective Indemnity Co.	New York, N. Y.	1910	1911	1911	F. J. O'Neill	James B. Clancy
Prudential Insurance Co. of New York, The	St. Paul, Minn.	1926	1926	1930	F. R. Bigelow	M. D. Price
Protective Indemnity Co. of America, The (Accident Dept.)	New York, N. Y.	1927	1928	1928	C. W. French	Harold W. Rudolph
Royal Indemnity Co.	Chicago, Ill.	1913	1913	1914	George L. Mallery	Francis E. Baldwin
Saint Paul-Mercury Indemnity Co. of St. Paul (Delaware)						
Seaboard Surety Co.						
Security Mutual Casualty Co.						

NAME OF COMPANY	Home Office	Incorporated	Commenced Business in U. S.	Admitted to Massachusetts	United States Manager	Location
Service Mutual Liability Insurance Co.	Boston, Mass.	1920	1920	1920	H. B. Church	Charles Baker
Shelby Mutual Plate Glass and Casualty Co. of Shelby, Ohio, The	Shelby, Ohio	1918	1919	1925	L. A. Dennis	J. J. Crum
Standard Accident Insurance Co.	Detroit, Mich.	1884	1884	1888	Charles C. Bowen	F. S. Brown
Standard Surety & Casualty Company of New York	New York, N. Y.	1928	1928	1929	Frank G. Morris	Charles E. Heath
Sun Indemnity Co. of New York	New York, N. Y.	1922	1923	1923	F. I. P. Callos	R. A. Kearney
Title Insurance Co. of Hampden County	Springfield, Mass.	1925	1925	1925	James E. Davis	Troy T. Murray
Transit Mutual Insurance Co.	Boston, Mass.	1921	1921	1921	Edward E. Whiting	John H. Moran
Transportation Mutual Insurance Co.	Boston, Mass.	1926	1926	1926	Charles H. Innes	Charles J. Innes
Travelers Indemnity Co., The	Boston, Mass.	1903	1906	1907	L. Edmund Zacher	Fred S. Garrison
Travelers Insurance Co., The (Accident Dept.)	Hartford, Conn.	1863	1864	1864	L. Edmund Zacher	Daniel A. Read
Twin Mutual Liability Insurance Co.	Hartford, Conn.	1916	1917	1917	Dean K. Webster	Raeburn B. Hathaway
United Casualty Co.	Boston, Mass.	1915 ¹	1915	1887 ³	Robert Gowdy	Fred S. Garrison
United Life and Accident Insurance Co. (Accident Dept.)	Westfield, Mass.	1915 ¹	1915	1887 ³	Robert Gowdy	Raeburn B. Hathaway
United States Casualty Co.	Concord, N. H.	1895	1914	1924	John V. Hanna	William D. Haller
United States Fidelity and Guaranty Co.	New York, N. Y.	1895	1895	1895	Norman R. Moray	Walter D. Owens
United States Guarantee Co.	Baltimore, Md.	1896	1896	1897	E. Ashbury Davis	C. J. Fitzpatrick
United States Mutual Liability Insurance Co.	New York, N. Y.	1890	1890	1890	George H. Reaney	James G. Cannon
Utica Mutual Insurance Co.	Quincy, Mass.	1915	1916	1916	Dudley M. Holman	W. W. Watson
Washington National Insurance Co.	Utica, N. Y.	1914	1914	1924	John L. Train	Edward J. Hatfield
Western Casualty Co.	Chicago, Ill.	1923	1923	1924	G. R. Kendall	James F. Ramey
Yorkshire Indemnity Co. of New York, The	New York, N. Y.	1926	1927	1927	H. G. Ellerd	E. L. Lalumier
				1936	Frank B. Martin	Harold W. Rudolph

¹ Reincorporated as a stock company.² As an assessment company.³ As a fraternal society.

UNITED STATES BRANCHES OF FOREIGN COMPANIES AUTHORIZED TO TRANSACT MISCELLANEOUS LINES IN MASSACHUSETTS DEC. 31, 1936

NAME OF COMPANY	Home Office	Incorporated	Commenced Business in U. S.	Admitted to Massachusetts	United States Manager	Location
Car and General Insurance Corp., Ltd.	London, England	1903	1924	1924	Arthur Waller	New York, N. Y.
Employers' Liability Assurance Corp., Ltd., The	London, England	1880	1886	1886	Edward C. Stone ¹	Boston, Mass.
European General Reinsurance Co., Ltd., The	London, England	1911	1911	1911	Theodore L. Hafl	New York, N. Y.
General Accident Fire and Life Assurance Corp., Ltd.	Perth, Scotland	1891	1899	1899	Frederick Richardson ²	Philadelphia, Pa.
Guarantee Co. of North America, The	Montreal, Canada	1851	1881	1881	Henry E. Rawlings ³	Montreal, Canada
London Guarantee and Accident Co., Ltd.	London, England	1869	1892	1893	James M. Haines	New York, N. Y.
Ocean Accident and Guarantee Corp., Ltd., The	London, England	1871	1895	1896	Henry Collins	New York, N. Y.
Zurich General Accident and Liability Insurance Co., Ltd.	Zurich, Switzerland	1872	1913	1913	Neville Polling	Chicago, Ill.

¹ United States General Manager and Attorney.² United States Attorney and Managing Director.³ President.

TABLE A.—SUMMARY FROM OTHER TABLES AS OF DEC. 31, 1936

NAME OF COMPANY	Capital	Admitted Assets	Liabilities excluding Capital	Surplus ¹	Income	Disbursements	INSURANCE IN FORCE		
							PARTICIPATING		Non-participating
							Annual Dividend	Deferred Dividend	
<i>Massachusetts Companies</i>									
Berkshire	—	\$56,372,687	\$54,899,226	\$1,473,461	\$11,083,703	\$8,529,808	\$198,961,163	\$7,817,578	\$106,044 ³
Berkshire	—	11,962,289	11,386,939	575,350	3,813,793	3,095,729	79,099,679	151,379	\$189,661,383
Columbian National	\$2,000,000	42,303,291	39,951,289	352,002	7,389,682	6,237,306	1,936,995	1,727,661	—
John Hancock Mutual	200,000	796,292,270	745,454,773	50,837,497	193,089,938	131,112,680	3,812,623,882	3,039,388	—
Loyal	200,000	422,843	11,187	211,656	36,662	20,350	820,711	—	—
Massachusetts Mutual	300,000	572,226,219	549,541,482	22,684,737	113,399,980	73,662,950	1,874,060,619	—	34,206,194
Massachusetts Protective	—	5,870,337	4,089,053	1,781,284	1,271,782	564,701	—	—	—
Ministers Mutual	448,600	675,751	638,904	36,847	121,942	121,014	2,369,865	—	—
New England Mutual	—	4,180,555	3,170,677	564,278	3,258,094	2,717,791	18,522,343	—	—
Paul Revere	400,000	375,525,125	350,752,667	18,772,458	79,918,372	48,623,146	1,390,631,557	2,816,849	14,719,638
State Mutual	—	1,870,215	1,127,409	342,806	1,368,814	898,965	—	—	—
Totals of Mass. Companies	\$3,345,600	\$2,036,861,612	\$1,926,632,904	\$106,883,108	\$445,742,817	\$299,340,760	\$7,952,493,806	\$15,552,855	\$208,663,259
<i>Companies of Other States</i>									
Acacia Mutual	—	\$66,257,374	\$65,062,852	\$1,194,522	\$15,001,665	\$9,038,338	\$126,652,365	\$238,168,918	—
Aetna	\$15,000,000	546,004,218	512,035,066	18,068,552	143,135,305	104,186,036	442,374,217	6,758,967	\$3,278,171,371
Bankers National	250,000	5,448,606	4,046,726	1,401,880	2,325,812	1,534,763	63,843,289	—	6,629,164
Connecticut General	3,000,000	208,415,876	200,057,352	5,358,484	50,640,254	32,334,703	84,792,540	—	971,767,357
Continental Mutual	637,530	291,429,494	280,581,134	10,848,370	59,218,580	37,026,339	939,863,980	—	96,229 ⁴
Continental American	1,000,000	19,536,312	17,588,322	1,310,460	4,417,447	2,919,107	115,039,719	—	1,393,283
Equitable of Iowa	—	158,640,761	153,330,005	4,310,756	30,667,597	19,909,375	477,493,133	—	78,214,304
Equitable of New York	—	1,983,083,103	1,905,938,221	77,144,882	421,720,539	261,363,169	6,292,838,392	570,106	118,054,389
Farmers and Traders	300,000	7,650,153	6,926,550	423,603	1,397,273	756,301	356,511,954	—	39,010,829
Fidelity Mutual	200,000	112,530,544	106,270,289	6,260,255	21,690,514	16,126,661	464,769,394	1,951,562	162,120
Guardian	—	115,456,622	110,428,341	4,828,281	25,137,528	17,917,337	355,908,041	51,500	6,815,740
Honolulu	—	91,220,326	87,593,729	3,626,597	17,596,692	13,510,383	21,310,975,784	—	—
Metropolitan	450,000	4,493,072,722	4,215,333,824	277,738,898	988,220,678	744,224,517	—	—	—
Morris Plan	—	1,846,171	523,341	872,830	561,432	472,037	3,620,222,105	7,834,717	29,140,607
Mutual	—	1,305,326,329	1,244,522,062	60,804,303	234,318,014	166,995,782	2,005,950,842	—	84,702,792
Mutual Benefit	—	618,321,860	588,488,116	29,833,744	111,906,905	82,774,339	2,005,950,842	—	823,345
Mutual Trust	—	37,668,245	36,316,756	1,351,489	7,564,377	5,456,484	158,698,323	—	1,437,476
National	—	187,756,694	178,608,248	9,148,446	33,469,743	24,838,503	513,200,724	—	6,580,285
New York	—	2,401,745,593	2,277,216,775	124,528,753	445,927,637	294,063,761	6,484,965,752	347,036	175,655,696
North American	1,000,000	15,509,865	13,796,952	3,425,240	2,493,701	2,063,701	1,875,167,479	406,500	131,358,700
Northwestern Mutual	—	1,129,853,696	1,073,394,894	54,458,802	207,774,699	146,871,581	3,751,397,695	—	26,574,683
Penn Mutual	—	636,672,528	609,485,117	84,923,966	30,692,417	24,838,503	1,875,167,479	—	8,446,786
Phoenix Mutual	—	209,803,738	202,155,814	27,187,921	130,692,417	30,848,555	602,052,505	—	—
Provident Mutual	—	315,536,205	295,528,521	43,735,251	36,836,530	36,836,530	942,945,545	—	—
Prudential	2,000,000	3,367,692,791	3,291,093,653	74,599,138	\$20,423,553	590,942,888	16,466,049,370	218,724,159	—

Security Mutual	.	.	.	.	.	411,260	4,347,151	3,582,950	4,083,820 ⁶	465,101	84,217,434
Shenandoah	.	.	.	.	.	357,621	2,813,965	2,579,604	3,192,654	—	158,123,571
Sun Life (U. S. Branch)	.	.	.	.	.	1,194,044	63,875,792	49,768,570	1,062,141,490	14,912,677	139,008,337
Travelers	.	.	.	.	.	39,757,904	223,349,663 ²	153,605,063 ⁴	1,342,658	886,907	4,437,683,268
Union Central	.	.	.	.	.	2,506,304	70,956,089	51,879,071	1,130,717,071	—	4,295,707
Union Labor	.	.	.	.	.	531,406	999,123	765,878	58,741,676	—	—
Union Mutual	.	.	.	.	.	858,020	3,525,167	3,467,061	69,822,488 ⁷	2,000	2,266,324
United Life and Accident	.	.	.	.	.	273,579	1,871,752 ²	1,317,513 ²	—	—	39,893,305
Totals of other States	.	.	.	.	.	\$869,609,125	\$4,247,004,476	\$2,995,301,345	\$69,781,704,608	\$490,280,150	\$9,830,523,102
Grand Totals	.	.	.	.	.	\$976,492,233	\$4,692,747,293	\$3,294,642,105	\$77,734,198,414	\$505,833,005	\$10,039,216,361

¹ Surplus determined on basis of amortized value of bonds and market value of stocks on Convention basis.

² Includes Accident Department. See Table P.

³ Includes \$45,000 assessment or stipulated premium business.

⁴ Includes \$23,500 with post-mortem dividend only.

⁵ Includes \$406,704 assessment or stipulated premium business.

⁶ Includes \$124,680 assessment or stipulated premium business.

⁷ Includes \$4,884,726 assessment or stipulated premium business.

TABLE B.—INCOME DURING 1936

NAME OF COMPANY	PREMIUMS 1				Consideration for Supplementary Contracts	Interest and Rents	Profit and Loss	All Other	Total Income
	ORDINARY		Weekly	Renewal					
	New								
Massachusetts Companies									
Berkshire	—	\$1,795,903	\$5,133,706	—	\$959,397	\$2,772,403	\$282,694	\$139,697	\$11,083,800
Boston Mutual	—	151,554	729,738	—	—	562,342	61,863	17,552	3,813,733
Columbian National	—	719,512	3,957,838	—	301,291	2,147,687	55,655	214,699 2	7,396,682
John Hancock	65,894,533	22,984,453	58,117,335	—	5,243,919	35,003,152	2,839,341	3,007,225 2	193,089,958
Loyal	—	19,202	1,385	—	—	13,481	1,664	930	36,662
Massachusetts Mutual	—	14,888,573	55,042,952	—	10,211,645	25,947,778	1,422,370	5,886,672	113,399,990
Massachusetts Protective	—	152,633	866,303	—	5,540	207,270	39,946	—	1,271,782
Ministers Mutual	—	14,565	71,232	—	4,851	27,896	3,163	235	121,942
Monarch	—	79,127	481,012	—	18,900	156,559	19,897	2,502,599 2	3,258,094
New England Mutual	—	15,221,442	39,640,582	—	7,070,869	15,374,322	1,025,974	1,585,183	79,918,372
Paul Revere	—	144,303	230,809	—	6,770	46,348	7,137	934,447 2	1,368,814
State Mutual	—	3,077,904	15,576,295	—	2,837,401	7,788,876	460,905	1,241,607	30,982,988
Totals of Massachusetts Companies	—	\$59,249,171	\$179,849,277	—	\$26,659,583	\$90,048,114	\$6,220,609	\$15,530,846	\$445,742,817
Companies of Other States									
Acacia Mutual	—	\$1,019,986	\$9,113,407	—	\$718,541	\$3,386,357	\$222,024	\$541,350	\$15,001,665
Aetna	—	14,587,902	72,679,199	—	12,536,090	22,142,801	2,066,682	19,122,631 2	143,135,305
Bankers National	—	490,219	1,259,440	—	19,510	254,434	233,138	69,071	2,325,812
Connecticut General	—	8,931,634	24,606,153	—	3,630,463	9,912,768	1,217,274	2,341,962 2	50,640,254
Continental Mutual	—	9,460,607	28,256,769	—	5,117,489	11,895,170	1,162,653	3,326,192	59,218,880
Continental American	—	586,504	2,642,667	—	258,177	872,421	48,518	9,160	4,417,447
Equitable of Iowa	—	3,710,644	15,836,148	—	2,517,683	7,222,777	671,239	709,106	30,667,597
Equitable of New York	—	89,367,322	206,473,759	—	28,417,746	80,661,807	7,632,740	9,167,165 2	421,720,539
Farmers and Traders	—	151,934	889,535	—	26,513	320,491	8,800	—	1,397,273
Fidelity Mutual	—	1,936,441	11,389,257	—	1,892,615	5,668,021	223,794	580,386	21,690,514
Guardian	—	2,988,721	13,386,851	—	1,744,495	5,986,920	124,944	905,597	25,137,528
Home	—	1,375,063	9,502,189	—	1,175,253	4,588,726	308,968	476,493	17,596,692
Metropolitan	\$319,308,976	49,520,692	357,648,104	—	23,843,732	201,697,087	11,370,633	24,831,454 2	988,220,678
Morris Plan	—	442,509	3,698	—	—	87,966	24,341	2,908	561,422
Mutual	—	37,370,385	121,605,215	—	19,766,865	50,086,783	3,604,570	1,284,196	234,318,014
Mutual Benefit	—	14,065,899	54,569,273	—	13,208,169	26,534,450	1,289,401	2,209,713	111,906,905
Mutual Trust	—	814,206	4,494,919	—	204,897	1,680,854	113,059	256,442	7,564,377
National	—	6,163,937	15,337,019	—	1,704,364	8,653,504	516,090	1,094,829	33,469,743
New York	—	63,105,926	214,640,525	—	31,983,191	107,881,011	10,218,271	18,098,713	445,927,637
North American	—	194,988	2,235,723	—	—	669,835	324,669	25	3,425,240
Northwestern Mutual	—	26,047,799	104,289,744	—	23,983,731	49,400,902	2,185,481	1,867,042	207,774,699
Penn Mutual	—	19,603,854	54,135,537	—	12,222,154	28,782,447	12,098,782	3,759,643	130,602,417
Phoenix Mutual	—	6,422,225	19,469,922	—	4,516,661	9,317,956	873,644	5,504,843	43,735,251
Provident Mutual	—	5,446,350	28,132,038	—	2,413,113	14,061,092	1,519,741	714,196	54,386,530
Prudential	—	70,844,633	260,596,190	—	26,645,422	151,224,741	14,576,156	6,952,304 2	820,423,353
Security Mutual	—	593,383	2,492,417	—	94,227	1,071,088	53,377	42,659	4,347,151

Shenandoah	.	.	.	311,361	2,003,541	18,032	364,185	23,277	3,569	2,813,965
Sun Life (U. S. Branch)	.	.	.	10,038,344	36,100,608	700,606	10,455,145	75,178	7,505,911	63,875,792
Travelers	.	.	.	21,998,430	89,874,431	13,545,892	33,383,092	6,082,530	58,465,490 ²	223,349,665
Union Central	.	.	.	8,406,086	31,604,409	7,032,836	17,464,322	3,364,766	3,083,670	70,956,089
Union Labor	.	.	.	88,825	806,527	13,050	77,315	10,596	3,010	999,123
Union Mutual	.	.	.	379,421	1,882,985	171,643	866,002	158,331	66,785	3,525,167
United Life and Accident	.	.	.	126,495	1,078,167	29,246	439,716	70,874	127,254 ²	1,871,752
Totals of other States	.	.	.	\$477,392,725	\$1,798,156,366	\$239,882,206	\$867,082,186	\$82,474,341	\$173,123,769	\$4,247,004,476
Grand totals	.	.	.	\$536,641,896	\$1,978,005,643	\$266,541,789	\$957,130,300	\$88,694,950	\$188,654,615	\$4,692,747,293

¹Includes extra premiums for disability.²Includes Accident Department. See Table P.

TABLE C.—DISBURSEMENTS DURING 1936

NAME OF COMPANY	Death Claims	Matured Endow- ments	Annuities ¹	Surrender Values	Dividends to Policy- holders ²	Commis- sions ³	Home Office Salaries ⁴	Insurance Taxes and Fees	Profit and Loss	All Other	Total Disburse- ments
<i>Massachusetts Companies</i>											
Berkshire	\$2,805,003	\$234,620	\$990,227	\$1,549,443	\$583,007	\$755,982	\$347,686	\$140,949	\$129,003	\$993,818	\$8,529,808
Boston Mutual	{ 220,427 5	99,173 5	5,771 5	169,920 5	87,608 5	132,529 5	69,810 5	12,737 5	56,568	202,407	3,095,729
Columbian	395,233 5	133,968 5	5,634 5	447,037 5	84,119 5	811,092 5	135,087 5	23,619 5			
Columbian National	1,755,145	274,929	419,107	1,388,578	8,433	552,449	272,860	105,307	168,832	1,291,666 7	6,237,306
John Hancock Mutual	{ 19,944,327 5	2,531,949 5	5,959,909 5	12,713,412 5	10,450,175 5	16,110,195 5	2,573,680 5	1,314,091 5	3,050,703	9,574,942 7	131,112,680
	{ 15,970,817 5	1,943,012 5	181,961 5	12,330,105 5	7,357,304 5	6,127,947 5	2,122,779 5	1,110,333 5			
Loyal	-	-	-	-	-	10,133	5,587	1,312	2,099	1,219	20,350
Massachusetts Mutual	16,739,678	3,094,830	10,677,128	11,379,775	14,270,659	5,764,457	1,708,315	1,659,335	2,790,979	5,577,794	73,662,950
Massachusetts Protective	180,153	-	14,038	80,600	-	115,503	13,470	23,509	4,512	32,601	564,701
Monarch	20,743	18,597	2,581	32,323	2,825	-	13,470	30,195	-	30,195	121,014
Miners	53,510	4,000	2,894	62,328	32,223	83,043	60,654	15,269	41,854	2,361,916 7	2,717,791
New England Mutual	13,619,384	1,502,109	5,218,463	7,629,372	9,046,949	5,684,477	1,472,831	983,663	340,751	2,526,137	48,623,146
Paul Reverse	44,290	-	3,364	-	-	73,615	20,838	7,806	2,990	739,155 7	898,065
State Mutual	6,496,182	794,667	1,953,694	3,862,541	4,178,339	1,848,784	739,091	498,536	1,386,730	1,197,456	23,766,320
Totals of Mass. Companies	\$78,294,892	\$9,736,880	\$25,436,205	\$51,638,888	\$46,700,814	\$38,672,296	\$9,656,302	\$5,897,136	\$7,973,041	\$25,329,306	\$299,340,760
<i>Companies of Other States</i>											
Acacia Mutual	\$2,620,255	\$68,775	\$406,588	\$1,896,985	\$671,491	\$1,115,133	\$859,782	\$237,029	\$149,122	\$1,013,178	\$9,038,338
Aetna	36,475,616	3,000,456	13,892,568	9,974,674	2,718,921	7,170,731	1,235,412	1,774,884	2,611,371	24,441,403 7	104,186,036
Bankers National	388,719	-	22,840	188,342	125,147	396,500	171,945	35,531	40,005	165,734	1,534,763
Connecticut General	10,410,831	1,652,920	3,846,806	4,436,130	1,138,387	3,249,594	1,048,204	748,059	1,082,586	4,720,776 7	32,334,793
Connecticut Mutual	8,816,696	2,145,160	4,900,393	5,637,656	5,601,752	3,895,522	1,110,202	874,068	601,844	3,443,046	37,026,339
Continental American	975,177	140,997	176,534	429,976	175,126	478,590	175,350	54,582	59,001	256,774	2,919,107
Equitable of Iowa	3,733,644	754,454	2,395,979	3,847,605	3,152,507	1,802,522	950,040	319,298	1,333,028	1,620,290	19,909,375
Equitable of New York	67,835,108	6,951,613	43,472,374	46,077,095	34,711,553	19,110,886	7,757,553	5,000,551	5,109,161	25,337,275 7	261,333,169
Farmers and Traders	36,529	36,529	30,223	130,424	92,385	140,531	30,223	30,223	25,460	114,592	756,301
Fidelity Mutual	4,039,917	1,105,341	1,592,729	2,732,562	2,135,218	1,255,962	631,765	320,562	608,955	1,803,650	16,126,661
Guardian	3,724,661	624,638	1,878,717	3,232,379	2,718,950	1,923,119	705,738	242,793	264,490	2,501,852	17,917,337
Home	3,515,280	508,067	1,087,948	2,305,313	1,923,631	1,394,408	646,546	265,426	809,586	1,154,179	13,510,583
Metropolitan	{ 99,048,930 5	34,204,936 5	27,194,860 5	68,336,048 5	53,753,553 5	28,712,216 5	16,356,148 5	7,270,219 5	24,945,228	81,722,242 7	744,224,517
	{ 65,867,700 5	15,160,177 5	1,396,708 5	96,619,879 5	49,070,123 5	56,718,114 5	11,655,960 5	6,165,724 5			
Morris Plan	151,143	-	8,604	28,911,846	25,019,522	96,214	69,416	16,968	20,415	100,197	472,037
Mutual	51,514,381	4,573,972	23,944,215	16,013,778	13,756,710	10,742,211	4,414,757	3,198,648	6,490,339	8,185,691	166,905,782
Mutual Benefit	26,949,085	2,399,664	5,929,969	16,013,778	788,935	5,601,128	266,672	2,136,575	3,432,803	4,475,965	52,774,339
Mutual Trust	850,876	195,555	264,808	1,101,958	788,935	5,601,128	266,672	98,947	927,035	401,570	5,436,484
National	5,898,650	745,328	2,922,419	4,193,676	3,723,014	2,098,113	624,508	488,619	610,467	2,533,709	29,063,763
New York	67,136,202	44,368,993	46,528,708	54,037,994	15,015,560	9,629,118	5,041,164	12,697,471	22,730,271	22,730,271	294,063,761
North American	1,553,138	2,500	81,918	437,272	229,629	229,629	79,588	43,430	18,107	48,119	2,493,701
Northwestern Mutual	43,173,827	2,664,549	13,002,887	27,126,054	36,170,654	10,056,052	3,219,507	2,464,899	2,352,767	6,640,435	146,871,581
Penn Mutual	22,458,434	1,733,015	12,642,293	14,403,557	13,771,234	6,841,991	2,894,457	1,724,898	2,874,497	5,973,403	52,973,966
Phoenix Mutual	5,672,019	617,448	4,966,499	2,987,319	3,765,602	2,191,998	858,642	612,771	2,583,604	5,592,653	30,848,555
Provident Mutual	7,979,532	3,814,268	4,112,108	7,050,882	5,172,338	3,107,286	1,304,027	690,348	1,435,218	2,160,920	36,826,917

Prudential	.	.	.	(76,934,975 ⁶ 56,359,455 ⁶)	13,442,526 ⁵ 11,408,343 ⁵)	33,908,181 ⁵ 2,139,602 ⁵)	40,897,315 ⁵ 103,601,364 ⁵)	28,797,400 ⁵ 46,643,239 ⁵)	23,677,588 ⁵ 53,182,626 ⁵)	10,378,490 ⁵ 8,255,084 ⁵)	5,217,923 ⁵ 6,389,237 ⁵)	16,224,715	54,103,822 ⁷	590,942,888
Security Mutual	.	.	.	653,244	121,616	144,316	897,336	208,873	436,716	231,727	73,535	117,000	488,587	2,562,950
Shenandoah	.	.	.	1,204,437	10,665	94,309	212,349	9,850 ⁸	338,199	161,933	44,573	121,878	175,441	2,379,604
Sun Life (U. S. Branch)	.	.	.	11,525,982	1,220,816	5,799,028	5,572,382	6,567,440	4,207,248	1,498,462	906,226	1,349,068	11,121,918	49,708,570
Travelers	.	.	.	38,735,771	4,533,474	18,748,376	14,050,970	24,312	8,167,565	3,334,098	2,741,010	3,272,850	59,946,639 ⁷	153,605,065
Union Central	.	.	.	13,922,080	1,448,631	6,811,349	9,411,444	5,325,389	3,615,519	1,901,680	851,321	2,834,349	5,756,709	51,879,071
Union Labor	.	.	.	515,392	-	36,957	18,806	17,042	40,363	73,177	16,228	3,177	44,736	765,878
Union Mutual	.	.	.	1,182,135	187,402	94,020	875,783	312,863	264,594	212,206	47,889	123,382	166,787	3,467,061
United Life and Accident	.	.	.	341,725	41,184	66,742	296,708	-	144,997	102,546	31,644	58,711	232,956 ⁷	1,317,513
Totals of other States	.	.	.	\$741,832,169	\$132,931,284	\$283,362,970	\$571,451,575	\$401,508,971	\$277,467,459	\$95,554,005	\$56,620,633	\$95,196,690	\$339,175,639	\$2,995,101,345
Grand totals	.	.	.	\$820,127,061	\$142,668,114	\$308,799,175	\$623,090,463	\$448,206,785	\$316,139,755	\$105,210,307	\$62,517,769	\$102,174,731	\$364,504,945	\$3,294,442,105

¹ Includes total and permanent disability benefits paid and supplementary contracts.

² Includes dividend accumulation surrendered.

³ Includes agency salaries and expenses.

⁴ Includes medical examinations and inspections.

⁵ Ordinary.

⁶ Industrial.

⁷ Includes Accident Department.

⁸ Coupons.

Shenandoah	7,546,604	1,157,162	15.33	2,102,726	27.86	197,226	2.61	1,194,739	15.83	49,034	.65
Sun Life (U. S. Branch)	270,016,916	-	-	-	-	-	-	22,347,786	8.28	9,984	-
Travelers	859,876,380	61,129,854	7.11	58,335,379	6.78	-	-	117,802,455	13.70	-	-
Union Central	342,995,018	64,244,074	18.73	122,920,080	35.84	-	-	57,964,641	16.80	3,833,321	1.12
Union Labor	2,553,398	29,100	1.14	350,121	13.71	-	-	88,198	3.46	-	-
Union Mutual	21,449,027	829,096	3.87	891,649	4.16	-	-	4,218,527	19.67	6,545	.03
United Life and Accident	9,141,384	866,277	9.48	666,509	7.29	-	-	1,666,159	18.23	12,200	.13
Totals of other States	\$19,861,706,634	\$1,518,231,178	7.64	\$3,968,243,813	19.98	\$976,854	-	\$2,470,874,110	12.44	\$98,441,647	.50
Grand totals	\$21,921,653,126	\$1,736,253,933	7.92	\$4,366,676,286	19.92	\$927,207	-	\$2,730,157,963	12.45	\$127,415,753	.58

¹ Policy year ends October 31.² Includes General Insurance Guaranty Fund.

TABLE D.—1936 ADMITTED ASSETS AND RATIO OF REAL ESTATE AND OTHER INVESTMENTS TO TOTAL ADMITTED ASSETS—Concluded

NAME OF COMPANY	STOCKS ¹		BONDS ²		CASH IN OFFICE AND BANKS		INTEREST AND RENTS DUE AND ACCRUED		DEFERRED AND UNCOLLECTED PREMIUMS		ALL OTHER	
	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent
<i>Massachusetts Companies</i>												
Berkshire	\$865,993	1.54	\$15,757,258	27.95	\$1,987,327 ³	3.53	\$645,919	1.15	\$1,317,761	2.34	\$26,452	.04
Boston Mutual	188,726	1.58	6,259,266	52.32	571,293 ³	4.78	130,016	1.09	936,015	1.90	24,103	.20
Columbian National	1,110,002	2.62	21,773,175	51.47	1,065,944	2.52	389,735	.92	227,055	2.21	113,730	.27
John Hancock Mutual	22,909,289	2.89	375,563,969	47.16	15,290,384 ³	1.92	16,353,476	2.05	13,707,796	1.72	-1,795,342	-
Joyal			398,756	94.30	16,824 ³	3.98	3,350	.79	3,907	.93		
Massachusetts Mutual	157,364	.03	284,119,137	49.65	6,371,518	1.11	7,651,469	1.54	11,578,984	2.02	643,979	.13
Massachusetts Protective	41,190	.70	3,865,238	53.84	390,016 ³	6.64	45,098	.97	309,118	5.28	457	-
Ministers Mutual	3,450	.51	3,600,047	108.517	108,517	16.06	6,575	.77	19,819	2.94		
Monarch	-	-	3,379,371	80.85	266,814 ³	6.38	45,659	1.09	155,595	3.72	10,233	.25
New England Mutual	10,919,870	2.91	203,103,183	54.08	16,777,920 ³	4.47	4,356,976	1.16	6,568,471	1.76	8,526	-
Paul Revere	5,448	.29	1,137,652	60.83	238,239 ³	12.74	9,246	.49	117,970	6.31	-1,125	-
Savings Banks ^{4, 5}	1,417,912	1.81	10,288,031	44.57	797,025	3.45	191,703	.83	570,124	2.47	35,736	.16
State Mutual	1,803,912	1.07	71,377,271	42.20	4,459,546 ³	2.64	2,060,341	1.22	3,650,801	2.16	626,375	.36
Totals of Mass. Companies	\$38,513,159	1.87	\$997,383,014	48.42	\$48,341,367	2.35	\$31,889,569	1.55	\$39,162,719	1.90	-\$306,876	-
<i>Companies of Other States</i>												
Acacia Mutual	\$256,024	.39	\$9,395,784	14.18	\$1,363,947 ³	2.06	\$573,433	.87	\$3,460,181	5.22	\$67,257	.09
Aetna	39,174,566	7.17	307,425,947	56.30	21,242,463 ³	3.89	6,230,506	1.14	14,326,741	2.62	3,400,960	.65
Bankers National	343,336	6.30	3,056,821	56.29	176,784 ³	3.24	46,677	.86	476,050	8.74	524	-
Connecticut General	8,584,118	4.11	104,949,248	50.36	6,630,909 ³	3.18	2,292,477	1.07	4,506,071	2.16	112,236	.06
Connecticut Mutual	13,816,396	4.74	143,157,196	49.12	4,413,406 ³	1.51	3,897,846	1.34	5,767,498	1.98	36,268	.02
Continental American	717,556	3.67	7,919,012	40.53	269,759 ³	2.92	266,732	1.37	604,962	3.09		
Equitable of Iowa			59,551,986	37.54	2,336,862 ³	1.41	2,677,628	1.60	2,830,017	1.78	201,210	.12
Equitable of New York	71,826,772	3.62	977,871,126	49.31	177,623,709 ³	8.96	19,777,320	1.00	28,616,228	1.44	142,088	.69
Farmers and Traders	500		2,066,237	27.01	302,330	3.95	122,178	1.60	171,765	2.25	53,208	
Fidelity Mutual	1,655,661	1.47	46,066,285	40.94	5,711,405 ³	5.08	1,388,502	1.21	1,986,517	1.76		
Guardian	-	-	27,379,720	23.71	1,843,826 ³	1.60	602,574	.86	1,978,149	2.53	936,316	.82
Home	1,998,610	2.19	32,227,927	35.33	1,224,826 ³	1.34	602,574	.86	2,920,304	2.17	27,570	.04
Metropolitan	85,316,871	1.90	2,284,521,872	50.85	85,343,791 ³	1.90	56,662,309	1.26	78,882,734	1.75	2,311,465	.06
Morris Plan	97,400	5.28	1,029,807	55.78	107,626	5.82	29,408	1.59		-		
Mutual Benefit	22,190,775	1.70	749,725,345	57.44	53,980,470	4.29	15,034,660	1.15	15,269,471	1.17	9,258	-
Mutual Benefit	7,419,687	1.20	274,407,543	44.38	13,174,156 ³	2.13	7,933,024	1.28	8,620,192	1.39		
National Trust	-	-	17,899,109	47.52	664,644 ³	1.76	435,841	1.16	777,752	2.06	101,023	.27
National	5,768,321	3.07	75,488,137	40.21	3,026,041 ³	1.61	2,698,690	1.21	777,752	2.06		
New York	84,036,258	3.50	1,293,660,668	53.86	61,072,627	2.54	29,022,697	1.21	30,338,272	1.27	125,353	-
North American	1,081,869	6.98	13,338,847	86.00	386,367 ³	2.49	143,300	.92	144,476	.94		
Northwestern Mutual	-	-	535,939,095	47.43	10,890,009 ³	.96	16,302,548	1.44	17,147,066	1.54	58,893	-
Penn Mutual	15,414,159	2.42	317,052,152	49.80	11,081,239 ³	1.74	7,988,937	1.25	11,630,922	1.84	19,778	-
Phoenix Mutual	5,552,705	2.65	103,627,060	49.39	4,889,235 ³	2.33	2,779,932	1.33	3,701,746	1.77		

Provident Mutual	3,779,255	1.20	155,719,763	49.35	8,735,748 ³	2.77	4,171,899	1.32	5,099,031	1.62	253,409	.08
Prudential	83,178,240	2.47	1,591,775,395	47.27	188,801,151 ³	5.61	39,981,201	1.19	79,563,696	2.36	165,142	—
Security Mutual	167,650	.77	6,405,965	29.59	658,970 ³	3.04	258,588	1.19	481,262	2.22	5,673	.05
Shenandoah	360,234	4.77	1,382,827	18.32	281,297 ³	3.73	111,232	1.47	606,165	8.03	103,962	1.46
Sun Life (U. S. Branch)	127,378,538	47.17	108,630,883	40.23	2,523,359	.93	1,791,213	.66	6,117,230	2.27	1,218,143	.90
Travelers	61,757,342	7.18	510,427,999	59.36	14,733,088	1.71	8,430,981	.98	19,633,217	2.28	7,626,765	.90
Union Central	604,440	.10	72,595,923	21.17	6,067,580	1.77	9,352,781	2.73	5,304,835	1.55	47,343	—
Union Labor	664,420	.02	1,531,483	50.98	156,316 ³	6.12	20,929	.82	376,831	14.76	—	—
Union Mutual	386,474	1.80	12,964,319	60.44	1,563,024 ³	7.29	177,508	.83	412,730	1.91	—	—
United Life and Accident	184,550	2.02	5,215,009	57.05	134,013 ³	1.47	80,178	.88	286,231	3.13	30,258	.32
Totals of other States	\$643,108,707	3.24	\$9,854,415,610	49.62	\$693,611,067	3.49	\$242,174,345	1.22	\$354,876,037	1.79	\$17,053,266	.08
Grand totals	\$681,621,866	3.11	\$10,851,798,624	49.50	\$741,952,434	3.39	\$274,063,914	1.25	\$394,038,756	1.80	\$16,746,390	.08

¹ On basis of market values on Convention basis.² On basis of amortized value of bonds.³ Agents' credit balances have been deducted.⁴ Policy year ends October 31.⁵ Includes General Insurance Guaranty Fund.

TABLE E.—LIABILITIES AND SURPLUS, DEC. 31, 1936

NAME OF COMPANY	Liabilities and Surplus	Net Reserve	Supple- mentary Contracts ¹	Net Unpaid Policy Claims	DIVIDENDS		All Other	Capital	Surplus ²	
					Due Policy- holders	Apportioned and Payable Subsequent				
<i>Massachusetts Companies</i>										
Berkshire	\$56,372,687	\$49,263,398	\$3,766,409	\$140,705	\$574,240	\$223,036	\$931,438	—	\$1,473,461	
Boston Mutual	11,962,289	(4,548,891) ³	32,890 ³	22,164 ³	114,319 ³	92,479 ³	139,792	—	575,350	
Columbian National	42,303,291	6,284,883 ⁴	7,654 ⁴	47,546 ⁴	8,358 ⁴	87,963 ⁴	—	—	—	
John Hancock Mutual	796,292,270	35,804,175	2,391,740	408,168	7,812	11,995	1,327,399	\$2,000,000	352,002	
Loyal		(410,048,658) ⁵	29,034,319 ⁵	3,077,266 ⁵	16,509,484 ⁵	9,640,000 ⁵	33,445,199 ⁵	—	50,837,497	
Massachusetts Mutual	422,843	(229,123,639) ⁶	3,547,949 ⁶	1,313,166 ⁶	1,905,093 ⁶	7,810,000 ⁶	—	—	—	
Massachusetts Protective	572,226,219	423,815,326	78,651,086	2,018,383	27,108,132	4,385,194	2,933	200,000	211,656	
Ministers Mutual	5,870,337	4,452,962	85,744	35,500	114,847	—	13,563,361	300,000	22,684,737	
Monarch	6,180,555	1,798,185	16,241	2,500	1,925	—	6,416	—	881,284	
New England Mutual	4,180,555	1,798,185	49,858	9,082	60,730	16,568	1,236,254 ⁵	445,600	36,847	
Paul Revere	375,525,125	300,752,797	30,213,373	1,792,958	6,292,305	9,541,391	8,159,843 ⁵	—	564,278	
Slate Mutual	1,870,215	673,918	17,053	13,477	—	—	4,922,961 ⁵	400,000	18,772,458	
Totals of Mass. Companies	\$2,036,861,612	\$1,599,586,516	\$161,058,256	\$9,724,608	\$59,442,563	\$35,308,626	\$2,161,892	\$3,345,600	10,150,732	
<i>Companies of Other States</i>										
Acacia Mutual	\$66,257,374	\$59,078,841	\$2,572,630	\$394,991	\$114,851	\$552,417	\$1,749,122	—	\$1,194,522	
Aetna	546,004,218	384,162,408	69,503,420	8,441,215	3,307,076	3,302,183	43,319,364 ⁵	\$15,000,000	18,968,552	
Bankers National	5,448,606	3,729,101	170,357	92,620	220,367	55,270	379,011	250,000	551,880	
Connecticut General	208,415,876	167,280,931	19,546,027	2,105,558	732,184	911,195	9,481,487 ⁵	3,000,000	5,358,494	
Continental Mutual	291,429,494	225,676,232	30,601,465	1,140,918	9,958,869	4,675,000	8,528,640	—	10,848,370	
Continental American	19,536,312	15,048,190	1,897,176	170,983	1,795,1	97,000	357,022	637,530	1,310,460	
Equitable of Iowa	158,640,761	123,511,905	15,625,058	708,026	6,872,885	2,721,162	3,890,969	1,000,000	4,310,756	
Equitable of New York	1,983,083,103	1,612,763,237	191,970,466	10,630,499	25,311,658	30,218,490	35,043,871 ⁵	—	77,144,882	
Farmers and Traders	7,650,153	6,488,153	338,716	21,535	—	—	78,146	300,000	423,603	
Fidelity Mutual	112,530,544	88,794,712	9,010,472	405,343	3,341,442	1,855,747	2,862,573	—	6,260,255	
Guardian	115,450,622	88,584,572	12,480,089	758,502	3,825,373	2,310,000	2,469,805	200,000	4,828,281	
Home	91,220,326	74,214,940	6,602,762	630,408	2,089,038	1,670,000	2,386,581	—	3,626,597	
Metropolitan	4,493,072,722	(2,227,036,111) ⁵	137,656,493 ⁵	9,419,508 ⁵	16,655,870 ⁵	17,671,212 ⁵	140,620,529 ⁵	—	277,738,898	
Morris Plan	1,846,171	(1,592,983,649) ⁴	23,609,199 ⁴	6,031,652 ⁴	1,235,019 ⁴	42,794,584 ⁴	—	—	—	
Mutual	1,306,326,329	147,963	4,713	42,952	6,289,671	25,122,958	327,713	450,000	872,830	
Mutual Benefit	618,321,860	1,018,320,372	178,208,775	7,283,236	15,719,505	13,013,511	9,297,014	—	60,804,303	
Mutual Trust	37,668,245	489,525,348	64,201,935	2,696,414	15,719,505	3,018,511	3,331,403	—	29,883,744	
National	187,756,694	30,496,222	1,664,418	175,560	1,562,813	675,000	1,752,743	—	1,351,489	
New York	2,401,745,528	156,213,360	10,819,073	596,357	1,562,813	3,609,380	4,851,403	—	9,148,446	
North American	15,509,865	1,739,096,326	316,004,718	10,700,702	102,259,564	38,233,060	70,922,405	1,000,000	124,528,753	
Northwestern Mutual	1,129,853,696	11,971,577	679,699	333,036	5,615,864	30,755,320	812,640	—	712,913	
Penn Mutual	636,672,528	901,257,915	127,628,295	5,013,157	30,931,773	11,000,000	5,124,343	—	54,458,802	
		496,501,256	63,429,204	2,405,944			5,216,940	—	27,187,411	

Phoenix Mutual	.	.	.	209,803,738	166,517,531	16,773,752	837,960	9,889,812	2,042,149	6,094,610	-	7,647,924
Provident Mutual	.	.	.	315,536,205	257,257,493	23,840,839	646,240	4,003,390	5,283,000	4,497,559	-	20,007,984
Prudential	.	.	.	3,367,692,791	{ 1,470,073,667 ³	160,171,480 ³	22,146,451 ³	15,057,970 ³	41,482,671 ³	53,973,106 ³	2,000,000	74,599,138
	.	.	.		{ 1,466,668,439 ⁴	26,532,939 ⁴	6,725,376 ⁴	642,373 ⁴	27,619,181 ⁴			
Security Mutual	.	.	.	21,648,146	19,442,902	1,044,443	173,635	260,113	92,551	223,242	-	411,260
Shenandoah	.	.	.	7,546,604	6,054,122	439,059	83,634	2,794	10,000	99,374	500,000	357,621
Sun Life (U. S. Branch)	.	.	.	270,016,916	225,569,276	7,185,289	1,751,035	23,333,652	2,550,971	8,232,649	200,000	1,194,044
Travelers	.	.	.	859,876,380	619,962,371	94,687,404	4,114,052	1,437	13,683	81,339,529 ⁸	20,000,000	39,757,904
Union Central	.	.	.	342,995,018	281,830,820	12,447,242	1,585,628	5,128,324	4,177,563	32,819,137	2,500,000	2,506,304
Union Labor	.	.	.	2,553,398	1,921,956	46,714	75,520	6,448	17,470	278,884	375,000	531,406
Union Mutual	.	.	.	21,449,027	19,031,433	678,665	99,983	220,078	160,200	400,648	-	858,020
United Life and Accident	.	.	.	9,141,384	7,271,595	526,259	114,540	-	-	555,411 ⁵	400,000	273,579
Totals of other States	.	.	.	\$19,801,706,634	\$16,053,984,926	\$1,028,599,245	\$108,573,168	\$297,116,839	\$314,692,928	\$541,317,873	\$47,812,530	\$869,609,125
Grand totals	.	.	.	\$21,898,508,246	\$17,653,571,442	\$1,789,657,501	\$118,297,776	\$356,559,402	\$350,001,554	\$602,830,208	\$51,158,130	\$976,492,233

¹ Includes extra reserve for disability benefits.² Surplus determined on basis of amortized value of bonds and market value of stocks on Convention basis.³ Ordinary.⁴ Industrial.⁵ Includes Accident Department. See Table P.

TABLES A, B, C, AND E APPLIED TO SAVINGS AND INSURANCE BANKS
TABLE A.—*Summary for the Year ending Oct. 31, 1936*

NAME OF BANK	Admitted Assets	LIABILITIES			Income	Disbursements	INSURANCE IN FORCE	
		Special Funds ¹	Other Liabilities	Undivided Profits			Number	Amount
Arlington Five Cents	\$259,846	\$14,136	\$232,889	\$12,821	\$84,511	\$30,812	2,024	\$1,978,876
Berkshire County	2,032,711	167,270	1,774,779	90,662	438,176	349,440	8,500	11,282,312
Beverly	287,350	17,332	260,150	9,868	128,508	33,117	2,227	1,944,170
Boston Five Cents	1,523,871	55,621	1,421,800	46,550	557,636	208,694	9,075	8,279,806
Cambridge	649,658	25,283	608,788	15,687	215,466	71,093	2,649	2,618,832
Cambridgeport	1,402,401	127,314	1,311,177	53,910	415,575	196,141	8,170	8,700,122
Canon Institution for Savings	45,298	1,466	42,225	1,607	29,404	10,542	399	508,923
City	1,593,098	116,050	1,409,943	67,105	346,017	251,961	6,932	8,288,257
Fall River Five Cents	132,236	5,671	120,301	6,264	56,795	14,096	1,582	1,328,824
Grove Hall	247,575	18,248	216,807	11,400	87,315	28,966	1,938	1,950,218
Leominster	129,533	6,361	114,590	8,602	60,749	19,384	1,674	1,643,538
Lowell Institution for Savings	349,303	20,000	320,419	8,884	103,583	41,875	2,185	2,044,574
Lynn Five Cents	1,756,265	129,717	1,580,193	76,355	403,485	206,969	9,791	9,815,988
Lynn Institution for Savings	1,947,820	152,861	1,736,509	64,450	468,959	235,118	10,093	9,810,801
Massachusetts	1,140,284	57,956	1,036,327	46,001	297,654	148,846	5,902	5,702,779
New Bedford Institution for Savings	377,284	22,508	337,457	17,319	125,198	60,370	2,716	2,965,984
North Adams	638,544	65,359	541,223	31,902	133,937	68,333	3,152	3,078,937
People's	2,702,980	208,171	2,395,592	99,217	549,162	398,615	11,148	12,202,532
Plymouth Five Cents	69,329	1,599	66,047	1,683	41,779	5,394	478	414,538
Uxbridge	116,491	8,266	98,992	9,233	55,073	18,380	1,781	1,575,817
Waltham	888,977	63,962	791,025	33,990	230,834	128,624	6,108	4,686,907
Whitman	4,057,854	378,405	3,552,244	127,205	845,961	589,774	19,191	18,768,337
Willey	454,966	15,499	426,347	13,120	188,019	55,885	2,883	2,777,700
General Insurance Guaranty Fund	191,186	190,038	1,148	—	5,346	4,119	—	—
Totals	\$23,084,880	\$1,869,993	\$20,361,032	\$853,855	\$5,869,142	\$3,176,598	120,598	\$122,374,772

¹ On basis of amortized value of bonds and market value of stocks on Convention basis.

TABLE B.—*Income for the Year ending Oct. 31, 1936*

NAME OF BANK	Annual and Monthly Premiums	Interest and Rents	Unification of Mortality	Profit and Loss	All Other	Total Income
Arlington Five Cents	\$69,733	\$8,561	\$4,343	\$1,070	\$804	\$84,511
Berkshire County	320,961	85,106	—	9,601	22,508	438,176
Beverly	113,610	9,898	2,325	1,385	1,290	128,508
Boston Five Cents	477,095	52,411	10,336	7,918	9,876	557,636
Cambridge	188,667	22,370	2,315	374	1,740	215,466
Cambridgeport	342,485	64,855	—	4,061	4,174	415,575
Canton	27,758	1,043	—	32	568	29,404
City	252,410	71,520	—	14,982	7,301	346,217
Fall River Five Cents	51,362	3,458	1,083	357	1,535	56,795
Grove Hall	74,504	8,460	2,637	863	1,028	87,315
Leominster	54,834	3,637	1,851	3	414	60,749
Lowell Institution for Savings	87,271	12,008	3,229	76	1,026	103,610
Lynn Five Cents	325,035	66,506	—	7,420	4,824	403,485
Lynn Institution for Savings	376,529	81,820	—	5,568	5,042	468,959
Massachusetts	248,689	41,604	—	2,289	5,072	297,654
New Bedford Institution for Savings	109,532	11,922	692	—	3,052	125,198
North Adams	102,353	26,595	1,695	1,398	1,896	133,937
People's	382,060	114,485	3,015	40,603	8,999	549,162
Plymouth	39,998	1,365	—	52	364	41,779
Uxbridge	47,655	3,564	3,064	271	519	55,073
Waltham	170,779	36,629	978	19,871	2,577	230,834
Whitman	650,939	171,882	—	8,471	14,669	845,961
Wildew	13,339	13,339	633	—	1,539	188,019
General Insurance Guaranty Fund	172,508	5,346	—	—	—	5,346
Totals	\$4,686,767	\$918,397	\$38,026	\$126,662	\$99,517	\$5,869,369

TABLE C.—Disbursements for the Year ending Oct. 31, 1936

NAME OF BANK	Death Claims ¹	Matured Endowments	Annuities ²	Surrender Values	Dividends to Policyholders ³	Home Office Salaries	Insurance Taxes and Fees	Unification of Mortality	Profit and Loss	All Other	Total Disbursements
Arlington Five Cents	\$1,993	—	\$10,513	\$1,692	\$11,022	\$1,918	\$281	—	\$615	\$2,778	\$30,812
Berkshire County	73,280	\$55,549	34,135	32,618	96,706	11,109	3,591	\$1,613	11,798	29,041	349,440
Beverly	4,087	—	12,010	1,326	8,915	2,856	240	—	2,136	1,547	33,117
Boston Five Cents	16,737	—	73,248	8,267	47,061	15,234	1,620	—	31,087	15,440	208,694
Cambridge	4,004	—	36,177	3,464	13,450	3,240	513	—	4,285	3,960	71,093
Camden	26,260	—	39,973	22,173	62,003	7,828	1,648	7,385	14,379	15,492	196,141
Canton Institution for Savings	4,000	—	1,281	202	2,230	583	14	1,145	525	562	10,542
City	51,274	31,183	16,784	31,046	77,715	14,406	2,881	2,670	4,179	19,962	252,160
Fall River Five Cents	—	—	3,470	1,052	5,910	1,804	72	—	624	1,164	14,096
Grove Hall	2,000	—	6,761	2,428	12,857	2,136	189	—	—	2,595	28,966
Leominster	3,303	—	4,310	1,198	6,906	1,764	46	—	442	1,415	19,384
Lowell Institution for Savings	1,540	—	16,214	1,849	14,280	2,124	691	—	1,364	3,840	41,902
Lynn Five Cents	34,186	1,500	30,768	25,948	75,443	8,636	2,522	2,488	8,223	17,255	206,969
Lynn Institution for Savings	30,343	500	41,429	23,590	73,858	10,514	2,242	5,738	19,763	27,141	235,118
Massachusetts	22,249	—	36,285	12,963	45,383	8,826	1,573	5,645	5,304	10,618	148,846
New Bedford Institution for Savings	12,910	—	13,849	4,668	19,689	3,167	282	—	1,045	4,760	60,370
North Adams	11,003	—	9,693	11,349	24,497	4,907	1,124	—	142	5,668	68,383
People's	71,598	60,657	27,468	44,269	106,215	12,814	4,758	—	42,736	28,100	398,615
Plymouth Five Cents	—	—	2,256	178	1,019	514	9	169	446	803	5,394
Uxbridge	1,071	—	1,511	2,421	8,236	1,973	97	—	876	2,195	18,380
Waltham	24,617	—	28,087	10,399	36,806	6,446	1,270	—	12,070	8,929	138,624
Woburn	91,882	116,569	49,230	73,000	151,629	16,959	5,014	11,173	27,220	45,098	589,774
Wilday	7,110	—	22,832	1,795	13,258	3,460	154	—	4,313	2,963	55,885
General Insurance Guaranty Fund	—	—	—	—	—	—	940	—	—	3,179	4,119
Totals	\$494,447	\$265,958	\$518,284	\$319,895	\$917,088	\$143,278	\$31,771	\$38,026	\$193,572	\$254,505	\$3,176,824

¹ Includes disability payments.² Includes supplementary contracts.³ Includes medical examinations and inspections.

TABLE E.—*Liabilities for the Year ending Oct. 31, 1936*

NAME OF BANK	Liabilities and Undivided Profits	Net Reserve	Net Unpaid Policy Claims	DIVIDENDS		All Other	Special Surplus Funds ¹	Undivided Profits ¹
				Due Policy- holders	Appor- tioned			
Arlington Five Cents	\$259,846	\$221,381	—	\$934	—	\$10,574	\$14,136	\$12,821
Berkshire County	2,032,711	1,726,177	\$4,836	9,373	—	34,383	167,270	90,662
Beverly	287,350	253,406	—	507	\$1,504	4,733	17,332	9,868
Boston Five Cents	1,523,871	1,382,905	2,367	—	7,988	28,540	55,521	46,550
Cambridge	649,658	595,633	2,365	1,541	2,247	7,002	25,283	15,587
Cambridgeport	1,492,401	1,273,639	1,910	5,475	10,394	19,859	127,314	53,910
Canton Institution for Savings	45,298	38,377	—	41	1,213	5,594	1,466	1,807
City	1,593,098	1,363,149	1,009	—	12,593	33,192	116,050	67,105
Fall River Five Cents	132,230	114,081	—	205	—	4,334	5,671	6,264
Grove Hall	247,975	204,158	—	1,283	1,181	8,802	19,248	11,460
Leominster	29,563	112,868	—	444	—	1,278	6,361	8,602
Lowell Institution for Savings	349,363	308,955	—	1,561	2,920	6,983	20,000	8,884
Lynn Five Cents	1,796,265	1,515,205	3,277	7,334	—	24,377	139,717	79,355
Lynn Institution for Savings	1,947,820	1,685,070	2,000	7,284	—	25,845	132,861	64,450
Massachusetts	1,140,284	1,013,265	2,324	4,395	10,310	15,843	57,956	46,001
New Bedford Institution for Savings	377,284	325,792	1,000	588	3,435	6,642	27,508	17,310
North Adams	638,544	523,753	1,000	2,696	—	10,013	65,350	31,562
People's	2,702,980	2,343,932	7,707	12,041	—	31,852	208,171	99,217
Plymouth Five Cents	69,329	59,877	—	70	298	5,802	1,599	1,683
Uxbridge	116,491	94,264	40	525	635	3,528	8,286	9,233
Waltham	888,977	767,443	1,000	3,495	6,079	13,008	63,962	33,990
Whitman	4,057,854	3,454,396	3,550	17,275	24,136	52,887	378,405	127,205
Willey	454,966	416,659	—	1,034	2,120	6,534	15,499	13,120
General Insurance Guaranty Fund	191,186	—	—	—	—	1,148	190,038	—
Totals	\$23,084,880	\$19,791,785	\$34,445	\$78,601	\$93,438	\$362,763	\$1,869,993	\$853,855

¹ On basis of amortized value of bonds and market value of stocks on Convention basis.

TABLE F.—POLICIES ISSUED, TERMINATED AND GAINED IN 1936, WITH NUMBER AND AMOUNT IN FORCE DEC. 31, 1936
(PAID-FOR BUSINESS)

Classified as to Ordinary, Industrial and Group Insurance

NAME OF COMPANY	IN FORCE DEC. 31, 1935		ISSUED IN 1936 1		TERMINATED IN 1936		GAINED OR LOST		IN FORCE DEC. 31, 1936		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	
ORDINARY BUSINESS											
Massachusetts Companies											
Berkshire	67,814	\$205,694,748	5,232	\$16,839,615	4,643	\$15,755,622	589	\$1,083,993	68,403	\$206,778,741	
Boston Mutual	26,917	23,856,452	5,853	5,420,284	4,131	4,018,587	1,722	4,011,697	28,639	25,258,149	
Columbian National	58,080	157,491,241	7,068	19,295,207	4,822	15,053,371	2,246	4,241,886	60,326	161,733,077	
John Hancock Mutual	1,220,843	1,854,488,480	173,238	257,477,502	103,195	171,935,597	70,043	85,541,905	1,290,886	1,940,030,385	
Loyal	46	60,000	748	878,711	91	118,000	10,657	22,613,140	703	820,711	
Massachusetts Mutual	485,953	1,851,447,479	35,724	146,644,113	32,527	124,030,373	3,197	22,613,140	489,150	1,874,620,619	
Massachusetts Protective	20,098	32,067,719	3,001	5,270,702	1,752	3,132,227	1,249	2,138,475	21,347	34,206,194	
Ministers Mutual	1,384	2,065,863	47	70,416	156	206,414	-109	-135,998	1,875	2,369,805	
Monarch	10,296	17,099,790	1,730	3,248,158	847	1,825,605	847	1,422,553	11,179	18,022,343	
New England Mutual	347,073	1,329,397,440	35,492	147,607,088	19,766	83,556,722	15,726	64,050,966	362,799	1,393,448,406	
Paul Revere	11,188	11,453,971	6,328	6,663,448	3,488	3,397,781	2,840	3,265,667	14,028	14,719,638	
Savings Banks 2	107,592	98,096,615	16,533	15,077,137	3,591	3,189,430	12,942	11,887,707	120,534	109,984,322	
State Mutual	166,246	567,338,718	12,702	41,291,175	9,848	35,162,901	2,854	6,128,274	169,100	573,466,992	
Totals of Mass. Companies	2,524,130	\$6,150,998,516	303,096	\$665,784,156	188,857	\$461,383,230	114,839	\$204,400,926	2,638,969	\$6,355,399,442	
Companies of other States											
Acacia Mutual	146,131	\$352,091,999	16,112	\$45,790,208	12,135	\$33,060,924	3,977	\$12,729,284	150,108	\$364,821,283	
Aetna	550,342	1,883,293,285	78,966	215,935,895	60,103	185,456,466	18,863	30,479,429	569,205	1,913,772,714	
Bankers National	107,120	72,336,375	28,999,354	74,901	34,120,576	7,221	-5,121,222	-26,723	67,215,153	80,397	76,215,153
Connecticut General	175,870	746,960,379	24,140	90,267,378	16,919	70,280,973	7,221	19,086,405	183,091	766,946,784	
Connecticut Mutual	267,766	914,156,736	27,689	92,633,650	18,393	66,828,177	9,296	25,805,473	277,062	939,962,209	
Continental American	27,762	110,985,799	2,898	19,316,772	2,112	13,046,769	786	5,370,003	28,548	116,355,802	
Equitable of Iowa	234,219	548,337,737	19,732	48,466,108	15,523	41,006,408	4,909	7,369,700	238,428	555,707,437	
Equitable of New York	1,598,672	4,694,310,564	139,527	358,475,966	122,393	358,981,949	17,134	5,505,983	1,615,806	4,693,804,581	
Farmers and Traders	26,184	36,725,610	3,909	4,884,001	1,862	2,998,782	2,047	2,283,219	28,231	39,010,899	
Fidelity Mutual	112,873	396,720,129	8,601	28,262,635	8,283	26,519,248	3,318	1,743,357	113,191	358,463,516	
Guardian	152,111	454,143,714	16,472	49,843,823	12,634	40,325,411	3,838	9,518,412	155,949	463,662,126	
Home	102,631	353,713,115	7,096	35,826,275	7,442	26,763,509	-346	9,062,766	102,285	362,775,881	
Metropolitan	6,069,340	10,483,415,421	738,085	1,296,330,920	539,392	882,874,871	198,693	413,456,049	6,808,033	10,896,871,470	
Morris Plan	53,839	9,423,203	40,937	7,395,273	53,816	9,158,632	-12,879	-1,763,359	40,960	7,659,844	
Mutual	3,708,081,401	86,072	253,055,787	81,013	248,877,574	5,059	4,178,213	1,227,629	3,712,259,614	3,712,259,614	
Mutual Benefit	545,080	2,005,497,838	34,857	132,675,982	33,932	131,399,633	925	1,276,349	546,005	2,006,774,187	
Mutual Trust	97,826	154,443,920	12,076	18,489,503	7,070	12,991,624	5,006	5,691,879	102,832	160,135,799	
National	12,873	45,637,328	10,962	42,880,838	10,962	35,880,838	1,911	9,756,590	169,506	519,781,009	
New York	6,620,881,483	226,892	461,746,477	176,572	321,659,476	50,320	40,087,001	2,722,566	6,660,968,484	6,660,968,484	
North American	2,672,636	129,698,900	5,631	19,647,500	4,219	17,887,790	1,412	1,659,800	23,765	131,368,700	
Northwestern Mutual	22,353	3,705,020,135	75,081	279,108,217	54,081	205,979,490	20,880	73,128,727	1,007,857	3,778,148,862	
Penn Mutual	511,830	1,839,599,194	55,612	179,056,075	38,415	143,260,774	17,197	35,795,301	529,027	1,875,394,495	

Phoenix Mutual	194,400	589,836,140	17,204	54,955,839	10,854	34,320,678	6,350	20,635,154	200,759	610,499,204
Provident Mutual	267,858	934,936,814	17,560	73,577,382	16,922	65,568,558	638	8,008,731	268,495	942,945,545
Prudential	5,684,881	7,903,452,011	670,405	1,005,212,140	595,897	845,344,289	74,508	319,387,851	5,769,389	8,292,819,866
Security Mutual	46,677	89,007,838	5,782	12,059,950	5,550	12,351,433	232	-291,483	47,909	88,716,359
Shenandoah	26,217	52,535,779	6,284	10,370,561	4,257	8,167,402	2,027	2,583,159	28,244	55,118,938
Sun Life (U. S. Branch)	268,725	1,023,152,209	28,952	103,279,244	22,122	85,551,945	6,830	17,787,290	275,555	1,048,788,508
Travelers	705,300	2,172,865,764	60,188	207,937,057	48,664	188,453,842	11,524	22,483,215	716,824	2,275,348,979
Union Central	318,052	1,146,389,597	18,159	85,673,610	24,287	99,187,303	-6,128	-10,507,693	311,924	1,135,861,904
Union Labor	4,268	7,627,535	3,682	1,568,420	3,498	782,629	404	785,791	4,672	8,413,325
United Mutual	35,345	71,927,053	3,688	8,384,208	3,889	8,220,449	-211	163,759	35,134	72,000,812
United Life and Accident	20,696	39,428,809	2,140	4,483,633	2,185	4,076,357	-45	404,496	20,651	39,833,305
Totals of other States	23,064,355	\$54,261,049,009	2,512,700	\$7,279,632,571	2,087,627	\$4,196,282,969	425,073	\$1,083,349,002	24,389,428	\$55,344,398,611
Grand totals	26,488,485	\$60,412,047,525	2,816,396	\$5,945,416,727	2,276,484	\$4,657,666,199	539,912	\$1,287,750,528	27,028,397	\$61,699,708,053
INDUSTRIAL BUSINESS										
Boston Mutual	214,224	\$51,103,476	84,483	\$22,036,702	73,966	\$19,041,225	10,517	\$2,995,477	224,741	\$54,098,953
Columbian National	187	41,967	-	-	16	4,219	-16	-4,219	171	37,748
Guardian	423	47,225	-	92	28	3,359	-28	-3,267	395	43,958
John Hancock Mutual	5,994,045	1,463,740,013	1,446,963	382,027,554	1,107,385	280,923,510	339,578	101,104,044	6,333,623	1,564,844,057
Metropolitan	33,885,765	6,829,500,380	4,411,992	1,342,957,540	3,923,286	996,483,211	488,706	346,474,329	34,374,471	7,175,974,709
Morris Plan	7,972	1,339,368	13,756	2,492,456	8,002	1,346,553	5,754	1,145,903	13,726	2,485,271
Prudential	26,837,066	6,848,302,012	4,075,976	1,332,332,138	3,560,258	982,997,000	515,718	349,335,138	27,352,784	7,197,637,150
Totals	66,939,682	\$15,194,074,441	10,033,170	\$3,081,846,482	8,672,941	\$2,280,799,077	1,360,229	\$801,047,405	68,299,911	\$15,995,121,846
GROUP INSURANCE										
Aetna	3,773	\$1,641,220,961	507	\$525,865,153	167	\$353,554,273	340	\$172,310,880	4,113	\$1,813,531,841
Bankers National	10	3,204,600	2	6,519,900	2	6,467,200	-	52,700	10	3,257,300
Columbian National	3	1,084,662	1	922,768	-	452,216	1	470,552	4	1,555,214
Connecticut General	625	259,692,883	101	74,934,244	30	45,014,614	71	29,920,230	696	289,613,113
Continental American	1	75,200	-	4,900	-	2,900	-	2,000	1	77,200
Equitable of New York	1,823	1,831,076,021	181	414,766,462	96	229,084,177	85	185,082,285	1,908	1,717,658,306
Guardian	1	1,158,335	-	142,045	-	74,950	-	67,095	1	1,225,430
John Hancock Mutual	855	274,920,029	64	94,049,470	28	58,180,671	36	35,868,799	621	310,788,828
Metropolitan	2,955	2,956,433,775	295	953,115,925	155	671,420,095	100	281,699,830	3,055	3,238,129,693
Morris Plan	27	14,976,606	12	31,821,760	-	27,802,873	12	4,018,887	39	18,995,493
Prudential	2,020	1,166,243,436	345	328,700,318	181	230,627,241	164	98,073,077	2,184	1,264,316,513
Savings Banks ²	62	11,549,350	4	2,131,000	2	1,289,900	2	841,100	64	12,390,450
Shenandoah	135	95,244,033	4	17,112,247	26	6,158,993	-22	10,953,254	113	106,197,287
Sun Life (U. S. Branch)	531	155,285,957	107	54,205,532	39	34,308,493	68	19,897,039	599	175,182,996
Travelers	3,256	1,559,683,297	245	401,330,496	110	256,749,939	135	144,580,557	3,391	1,704,263,854
Union Labor	67	41,518,200	2	14,093,050	2	5,282,900	8	8,810,150	75	50,328,350
United Life and Accident	1	64,000	-	-	-	4,000	-	-4,000	1	60,000
Totals	15,875	\$9,714,331,345	1,838	\$2,919,715,270	838	\$1,926,474,835	1,000	\$993,240,435	16,875	\$10,707,571,780

¹ Includes increases and revivals.² Policy year ends October 31.

TABLE G.—EXHIBIT OF POLICIES IN FORCE

Classified as to Ordinary, Industrial

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS						
<i>Massachusetts Companies</i>						
Berkshire:—						
Whole life	49,588	\$161,214,041	3,971	\$13,498,867	79	\$542,427
Endowment	17,377	36,904,103	1,007	1,786,342	51	216,798
All other	849	3,763,750	91	496,001	1	5,000
Reversionary additions	—	3,812,854	—	276,917	—	633
Totals	67,814	\$205,694,748	5,069	\$16,058,127	131	\$764,858
Boston Mutual:—						
Whole life	12,189	\$11,516,145	2,048	\$2,008,903	88	\$93,717
Endowment	14,560	12,083,671	3,590	3,176,288	127	135,092
All other	168	247,269	—	—	—	—
Reversionary additions	—	9,367	—	915	—	—
Totals	26,917	\$23,856,452	5,638	\$5,186,106	215	\$228,809
Columbian National:—						
Whole life	44,292	\$120,105,277	3,125	\$8,722,498	371	\$901,781
Endowment	11,415	22,645,349	2,576	3,473,346	71	149,238
All other	2,373	13,778,129	816	5,101,000	84	402,792
Reversionary additions	—	962,486	—	—	—	—
Totals	58,080	\$157,491,241	6,517	\$17,296,844	526	\$1,453,811
John Hancock Mutual:—						
Whole life	829,793	\$1,223,354,209	80,558	\$108,582,128	2,146	\$3,055,197
Endowment	363,711	560,191,135	81,229	119,898,909	2,126	2,950,739
All other	27,339	65,491,830	6,892	17,615,800	160	533,515
Reversionary additions	—	5,451,306	—	393,005	—	—
Totals	1,220,843	\$1,854,488,480	168,679	\$246,489,842	4,432	\$6,539,451
Loyal:—						
Whole life	37	\$49,500	582	\$616,922	4	\$6,000
Endowment	7	4,500	110	132,189	—	—
All other	2	6,000	51	122,100	1	1,000
Reversionary additions	—	—	—	—	—	—
Totals	46	\$60,000	743	\$871,211	5	\$7,000
Massachusetts Mutual:—						
Whole life	410,489	\$1,558,816,861	22,444	\$95,103,588	1,179	\$2,473,708
Endowment	59,571	197,495,341	7,716	24,346,457	141	237,634
All other	15,893	89,408,231	3,655	21,447,012	294	1,022,950
Reversionary additions	—	5,727,046	—	513,058	—	6,968
Totals	485,953	\$1,851,447,479	33,815	\$141,410,115	1,614	\$3,741,260
Massachusetts Protective:—						
Whole life	18,297	\$28,985,572	2,527	\$4,228,262	31	\$58,770
Endowment	1,664	2,576,422	384	694,285	4	6,500
All other	137	505,725	55	232,590	—	—
Reversionary additions	—	—	—	—	—	—
Totals	20,098	\$32,067,719	2,966	\$5,155,137	35	\$65,270
Ministers Mutual:—						
Whole life	513	\$695,595	12	\$23,500	—	—
Endowment	1,272	1,434,858	25	23,850	—	—
All other	199	374,486	10	23,000	—	—
Reversionary additions	—	924	—	66	—	—
Totals	1,984	\$2,505,863	47	\$70,416	—	—
Monarch:—						
Whole life	6,089	\$9,447,359	975	\$1,398,230	30	\$33,007
Endowment	3,322	5,760,987	501	984,361	25	53,643
All other	885	1,880,712	191	746,484	8	17,000
Reversionary additions	—	10,732	—	2,481	—	—
Totals	10,296	\$17,099,790	1,667	\$3,131,556	63	\$103,650
New England Mutual:—						
Whole life	288,270	\$1,106,174,139	23,710	\$96,317,232	349	\$537,297
Endowment	44,285	129,475,333	8,888	33,297,967	57	83,600
All other	14,518	78,003,143	2,323	15,199,116	104	47,000
Reversionary additions	—	20,744,825	—	1,187,384	—	—
Totals	347,073	\$1,329,397,440	34,921	\$146,001,699	510	\$667,897

DEC. 31, 1936 (PAID-FOR BUSINESS)

and Group Insurance.

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$16,057	86	\$161,818	61	\$193,052	3,077	\$11,384,240	50,586	\$163,855,918
-	-	106	271,362	76	178,514	1,357	3,014,742	17,108	35,985,349
-	573	55	177,366	78	238,980	209	943,422	709	3,200,288
-	-	-	-	-	-	-	413,218	-	3,677,186
-	\$16,630	247	\$610,546	215	\$610,546	4,643	\$15,755,622	68,403	\$206,778,741
-	-	19	\$21,000	19	\$16,405	1,407	\$1,498,992	12,918	\$12,124,368
-	-	16	14,500	27	28,000	2,704	2,490,933	15,562	12,890,618
-	\$5,369	12	9,905	1	1,000	20	27,568	159	233,975
-	-	-	-	-	-	-	1,094	-	9,188
-	\$5,369	47	\$45,405	47	\$45,405	4,131	\$4,018,587	28,639	\$25,258,149
16	\$341,535	134	\$651,684	608	\$3,001,834	3,309	\$9,706,606	44,021	\$118,014,335
2	69,464	73	207,736	66	214,500	895	1,912,172	13,176	24,418,461
7	65,993	597	3,031,306	130	674,392	618	3,373,194	3,129	18,331,634
-	67,560	-	-	-	-	-	61,399	-	968,647
25	\$544,552	804	\$3,890,726	804	\$3,890,726	4,822	\$15,053,371	60,326	\$161,733,077
61	\$3,395,108	2,009	\$2,868,779	4,083	\$6,115,268	51,542	\$88,753,170	858,942	\$1,246,386,983
56	956,593	2,025	3,235,668	4,872	6,641,379	40,496	58,838,424	403,779	621,753,241
10	96,508	6,776	9,906,438	1,855	3,253,576	11,157	23,961,524	28,165	66,428,991
-	-	-	176	-	838	-	382,479	-	5,461,170
127	\$4,448,209	10,810	\$16,011,061	10,810	\$16,011,061	103,195	\$171,935,597	1,290,886	\$1,940,030,385
-	\$500	-	-	1	\$1,000	67	\$82,000	555	\$589,922
-	-	-1	\$1,000	-	-	14	13,000	104	124,689
-	-	-	-	-	-	10	23,000	44	106,100
-	-	-	-	-	-	-	-	-	-
-	\$500	1	\$1,000	1	\$1,000	91	\$118,000	703	\$820,711
101	\$681,158	1,985	\$8,512,613	4,010	\$12,688,172	21,073	\$76,210,148	411,115	\$1,576,689,608
194	792,310	264	841,273	788	1,994,017	4,103	12,683,038	62,995	209,035,960
-	19,270	4,159	12,696,829	1,610	7,368,526	7,351	34,682,618	15,040	82,543,148
-	-	-	-	-	-	-	455,169	-	5,791,903
295	\$1,492,738	6,408	\$22,050,715	6,408	\$22,050,715	32,527	\$124,030,973	489,150	\$1,874,060,619
-	\$49,503	7	\$12,800	11	\$16,208	1,572	\$2,738,605	19,279	\$30,580,094
-	792	6	8,349	6	11,300	156	283,769	1,896	2,991,279
-	-	7	10,548	3	4,189	24	109,853	172	634,821
-	-	-	-	-	-	-	-	-	-
-	\$50,295	20	\$31,697	20	\$31,697	1,752	\$3,132,227	21,347	\$34,206,194
-	-	5	\$8,000	1	\$1,000	30	\$43,823	499	\$682,272
-	-	5	12,000	4	6,000	101	125,009	1,197	1,339,699
-	-	-	-	5	13,000	25	37,582	179	346,904
-	-	-	-	-	-	-	-	-	990
-	-	10	\$20,000	10	\$20,000	156	\$206,414	1,875	\$2,369,865
-	\$8,506	15	\$34,070	5	\$18,894	430	\$798,685	6,674	\$10,103,593
-	983	3	12,500	14	25,236	245	493,828	3,592	6,293,410
-	3,463	6	10,630	5	13,070	172	532,013	913	2,113,206
-	-	-	-	-	-	-	1,079	-	12,134
-	\$12,952	24	\$57,200	24	\$57,200	847	\$1,825,605	11,179	\$18,522,343
30	\$735,016	1,135	\$6,339,769	1,951	\$5,725,939	13,674	\$61,431,561	297,869	\$1,142,945,953
8	82,049	310	1,382,911	588	1,517,292	2,920	7,847,962	50,040	154,956,606
23	114,500	1,975	5,172,067	881	5,591,953	3,172	13,171,656	14,890	74,772,217
-	6,527	-	6,840	-	66,403	-	1,105,543	-	20,773,630
61	\$938,092	3,420	\$12,901,587	3,420	\$12,901,587	19,766	\$83,556,722	362,799	\$1,393,448,406

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS — Con.						
<i>Massachusetts Companies — Con.</i>						
Paul Revere:—						
Whole life	9,944	\$10,017,857	5,501	\$5,647,404	43	\$49,540
Endowment	1,218	1,333,352	763	863,413	1	750
All other	26	102,762	20	84,586	—	—
Reversionary additions	—	—	—	—	—	—
Totals	11,188	\$11,453,971	6,284	\$6,595,403	44	\$50,290
Savings Banks:— ¹						
Whole life	95,969	\$85,057,124	14,370	\$12,439,375	13	\$12,000
Endowment	7,435	5,659,716	1,080	959,622	—	—
All other	4,188	2,701,666	1,067	706,950	1	800
Reversionary additions	—	4,678,109	—	—	—	—
Totals	107,592	\$98,096,615	16,517	\$14,105,947	14	\$12,800
State Mutual:—						
Whole life	145,349	\$507,822,484	8,950	\$27,885,513	29	\$180,452
Endowment	18,400	42,745,594	2,482	6,800,896	6	15,191
All other	2,497	12,522,796	1,139	6,057,411	2	11,000
Reversionary additions	—	4,247,844	—	250,436	—	—
Totals	166,246	\$567,338,718	12,571	\$40,994,256	37	\$206,643
Totals of Mass. Companies	2,524,130	\$6,150,998,516	295,434	\$643,366,659	7,626	\$13,841,739
<i>Companies of Other States</i>						
Acacia Mutual:—						
Whole life	79,375	\$169,238,297	6,601	\$14,569,433	1,169	\$2,484,299
Endowment	52,801	124,530,970	3,863	11,454,827	624	1,722,689
All other	13,955	57,931,661	2,834	12,047,330	961	3,477,636
Reversionary additions	—	391,070	—	33,230	—	747
Totals	146,131	\$352,091,999	13,298	\$38,104,820	2,754	\$7,685,371
Aetna:—						
Whole life	297,172	\$1,246,681,768	30,135	\$111,405,862	315	\$913,194
Endowment	133,575	342,047,339	10,495	28,315,561	75	182,400
All other	119,595	293,513,989	37,781	74,213,982	165	529,603
Reversionary additions	—	1,050,189	—	—	—	—
Totals	550,342	\$1,883,293,285	78,411	\$213,935,405	555	\$1,625,197
Bankers National:—						
Whole life	68,497	\$55,480,612	15,869	\$14,895,706	11,882	\$6,275,995
Endowment	310	679,196	153	398,350	4	6,000
All other	38,313	16,170,376	20,195	6,631,447	68	52,869
Reversionary additions	—	6,191	—	—	—	—
Totals	107,120	\$72,336,375	36,217	\$21,925,503	11,954	\$6,334,864
Connecticut General:—						
Whole life	94,666	\$457,317,981	9,348	\$39,890,194	168	\$569,522
Endowment	44,644	125,505,283	3,861	13,083,893	66	207,528
All other	36,560	163,153,791	8,124	30,928,207	175	1,438,031
Reversionary additions	—	983,324	—	45,613	—	524
Totals	175,870	\$746,960,379	21,333	\$83,947,907	409	\$2,215,605
Connecticut Mutual:—						
Whole life	113,997	\$470,392,805	12,606	\$45,311,647	441	\$1,315,869
Endowment	144,371	405,111,450	12,306	34,033,623	388	941,636
All other	9,398	37,806,330	1,771	9,254,798	101	463,650
Reversionary additions	—	846,151	—	88,084	—	—
Totals	267,766	\$914,156,736	26,683	\$88,688,152	930	\$2,721,155
Continental American:—						
Whole life	11,908	\$72,162,634	777	\$8,439,530	20	\$177,240
Endowment	14,277	33,125,213	1,974	6,180,619	28	61,695
All other	1,577	2,789,468	84	809,782	—	—
Reversionary additions	—	2,908,484	—	—	—	—
Totals	27,762	\$110,985,799	2,835	\$15,429,931	48	\$238,935

¹ Policy year ends October 31.² Includes \$7,000 transferred from Group Insurance.

DEC. 31, 1936 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$9,889	13	\$17,500	9	\$12,000	3,161	\$3,043,501	12,331	\$12,686,689
-	7,866	9	12,000	13	17,500	320	328,499	1,658	1,871,382
-	-	-	-	-	-	7	25,781	39	161,567
-	-	-	-	-	-	-	-	-	-
-	\$17,755	22	\$29,500	22	\$29,500	3,488	\$3,397,781	14,028	\$14,719,638
-	\$33,231	79	\$76,188	52	\$49,652	2,356	\$2,197,054	108,023	\$95,371,212
-	570	39	38,278	38	35,188	783	516,876	7,733	6,106,122
2	900	15	13,374	43	43,000	452	251,320	4,778	3,129,370
-	923,689	-	-	-	-	-	224,180	-	5,377,618
2	\$958,390	133	\$127,840	133	\$127,840	3,591	\$3,189,430	120,534	\$109,984,322
86	\$10,765	669	\$2,949,698	64	\$181,919	7,886	\$28,980,212	147,133	\$509,686,781
2	79,511	65	156,378	217	610,376	1,522	3,224,621	19,216	45,962,573
6	-	45	216,000	498	2,529,781	440	2,628,466	2,751	13,648,960
-	-	-	-	-	-	-	329,602	-	4,168,678
94	\$90,276	779	\$3,322,076	779	\$3,322,076	9,848	\$35,162,901	169,100	\$573,466,992
604	\$8,575,758	22,725	\$59,099,353	22,693	\$59,099,353	188,857	\$461,383,230	2,638,969	\$6,355,399,442
9	-	951	\$3,387,653	190	\$614,299	5,688	\$12,356,448	82,227	\$176,708,935
9	-	453	1,866,618	126	444,167	3,465	8,764,202	54,159	130,366,735
42	-	114	386,828	1,202	4,582,633	2,982	11,914,356	13,722	57,346,466
-	\$17	-	-	-	-	-	25,916	-	399,147
60	\$17	1,518	\$5,641,099	1,518	\$5,641,099	12,135	\$33,060,924	150,108	\$364,821,283
-	\$196,115	819	\$2,085,761	2,140	\$5,575,339	18,107	\$84,168,433	308,194	\$1,271,538,928
-	45,149	243	517,289	1,047	2,041,346	8,448	21,925,796	134,893	347,140,596
-	12,100	2,815	6,584,661	690	1,568,163	33,548	79,281,542	126,118	294,004,630
-	121,929	-	98	-	2,961	-	80,695	-	1,088,560
-	\$375,293	3,877	\$9,187,809	3,877	\$9,187,809	60,103	\$185,456,466	569,205	\$1,913,772,714
3	\$605,514	33	\$205,761	3,205	\$1,764,324	42,911	\$25,036,903	50,168	\$50,662,361
-	152	9	31,348	4	7,000	54	120,750	418	987,296
-	124,164	3,198	1,740,824	27	199,609	31,936	8,962,801	29,811	15,557,270
-	2,157	-	-	-	-	-	122	-	8,226
3	\$731,987	3,240	\$1,977,933	3,236	\$1,970,933	74,901	\$34,120,576	80,397	\$67,215,153
75	\$582,520	1,231	\$5,997,963	1,152	\$4,871,395	5,062	\$26,288,732	99,274	\$473,198,053
20	104,726	307	1,532,602	816	2,450,589	2,870	7,532,227	45,212	130,451,216
2,303	3,416,620	883	2,754,001	453	2,962,582	8,987	36,392,864	38,605	162,335,204
-	-	-	-	-	-	-	67,150	-	962,311
2,398	\$4,103,866	2,421	\$10,284,566	2,421	\$10,284,566	16,919	\$70,280,973	183,091	\$766,946,784
62	\$714,127	1,218	\$4,612,262	1,371	\$4,090,887	7,093	\$29,990,932	119,860	\$488,264,891
13	470,569	870	2,342,450	2,081	4,911,310	7,754	22,985,300	148,113	415,003,118
1	39,647	2,477	5,513,536	1,113	3,466,051	3,546	13,800,666	9,089	35,811,244
-	-	-	-	-	-	-	51,279	-	882,956
76	\$1,224,343	4,565	\$12,468,248	4,565	\$12,468,248	18,393	\$66,828,177	277,062	\$939,962,209
4	\$86,686	306	\$1,492,300	358	\$1,517,153	699	\$6,592,689	11,958	\$74,248,548
5	51,641	334	841,355	469	1,103,877	1,121	3,230,919	15,028	35,925,727
6	6,186	224	510,587	37	223,212	292	1,007,280	1,562	2,888,531
-	3,500,393	-	-	-	-	-	3,115,881	-	3,292,996
15	\$3,647,906	864	\$2,844,242	864	\$2,844,242	2,112	\$13,946,769	28,548	\$116,355,802

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS — Con						
<i>Companies of Other States — Con.</i>						
Equitable of Iowa:—						
Whole life	191,752	\$429,994,079	12,578	\$25,156,328	539	\$1,008,884
Endowment	35,172	80,176,234	4,329	11,087,886	89	128,812
All other	7,295	32,761,209	2,127	9,897,640	70	205,867
Reversionary additions	—	5,406,215	—	358,546	—	—
Totals	234,219	\$548,337,737	19,034	\$46,500,400	698	\$1,343,563
Equitable of New York:—						
Whole life	1,341,158	\$4,086,924,952	97,576	\$237,720,819	847	\$1,695,095
Endowment	145,544	264,661,601	20,554	44,746,580	95	232,564
All other	111,970	291,943,724	19,771	65,211,639	684	556,837
Reversionary additions	—	50,780,287	—	5,674,777	—	—
Totals	1,598,672	\$4,694,310,564	137,901	\$353,353,815	1,626	\$2,484,496
Farmers and Traders:—						
Whole life	12,480	\$20,070,905	1,645	\$2,295,750	42	\$65,420
Endowment	12,246	13,971,127	2,176	2,281,073	28	31,036
All other	1,458	2,219,432	15	39,000	3	15,000
Reversionary additions	—	464,146	—	—	—	—
Totals	26,184	\$36,725,610	3,836	\$4,615,823	73	\$111,456
Fidelity Mutual:—						
Whole life	56,003	\$198,683,841	5,079	\$14,723,311	152	\$524,875
Endowment	48,991	132,661,289	2,608	7,622,058	208	470,774
All other	7,879	24,147,508	479	4,324,817	27	185,971
Reversionary additions	—	1,227,491	—	—	—	—
Totals	112,873	\$356,720,129	8,166	\$26,670,186	387	\$1,181,620
Guardian:—						
Whole life	130,736	\$395,426,829	12,098	\$34,516,204	219	\$483,572
Endowment	15,138	35,052,673	2,938	8,376,958	26	47,055
All other	6,237	21,499,165	1,094	5,548,297	45	187,051
Reversionary additions	—	2,165,047	—	—	—	—
Totals	152,111	\$454,143,714	16,130	\$48,441,459	290	\$717,678
Home:—						
Whole life	85,846	\$295,144,114	5,019	\$22,710,773	47	\$245,579
Endowment	13,025	33,625,012	1,897	6,792,417	9	22,297
All other	3,760	24,110,860	117	5,658,813	7	95,867
Reversionary additions	—	833,129	—	—	—	870
Totals	102,631	\$353,713,115	7,033	\$35,162,003	63	\$364,613
Metropolitan:—						
Whole life	3,620,452	\$5,993,437,910	524,802	\$842,434,173	62,926	\$90,037,846
Endowment	2,883,265	4,141,164,968	101,974	188,900,832	34,586	51,245,226
All other	105,623	394,474,043	12,523	81,183,905	1,274	7,875,990
Reversionary additions	—	14,338,500	—	2,284,152	—	156,368
Totals	6,609,340	\$10,483,415,421	639,299	\$1,114,803,062	98,786	\$149,315,430
Morris Plan:—						
Whole life	—	—	—	—	—	—
Endowment	—	—	—	—	—	—
All other	53,839	\$9,423,203	40,937	\$7,395,273	—	—
Reversionary additions	—	—	—	—	—	—
Totals	53,839	\$9,423,203	40,937	\$7,395,273	—	—
Mutual:—						
Whole life	1,006,549	\$3,075,925,265	56,346	\$154,104,179	546	\$1,641,998
Endowment	145,769	311,334,471	17,527	40,921,995	72	142,218
All other	70,252	224,856,619	10,871	44,017,151	183	608,231
Reversionary additions	—	95,965,046	—	11,620,015	—	—
Totals	1,222,570	\$3,708,081,401	84,744	\$250,663,340	801	\$2,392,447
Mutual Benefit:—						
Whole life	505,889	\$1,894,550,939	28,263	\$108,318,892	135	\$681,182
Endowment	24,593	66,877,252	6,118	21,790,688	4	10,000
All other	14,598	28,591,660	—	—	3	16,000
Reversionary additions	—	15,477,987	—	842,236	—	7,080
Totals	545,080	\$2,005,497,838	34,381	\$130,951,816	142	\$714,262

DEC. 31, 1936 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$497,424	379	\$999,043	478	\$1,007,533	10,652	\$24,699,413	194,118	\$431,948,812
-	116,685	91	256,098	327	772,117	2,578	5,607,929	36,776	85,385,669
-	8,036	524	1,094,365	189	569,856	2,293	10,342,662	7,534	33,054,599
-	-	-	-	-	-	-	446,404	-	5,318,357
-	\$622,145	994	\$2,349,506	994	\$2,349,506	15,523	\$41,096,408	238,428	\$555,707,437
-	\$2,286,499	5,180	\$11,161,817	18,525	\$41,522,560	65,046	\$204,929,167	1,361,190	\$4,093,337,455
-	136,518	252	558,655	1,862	3,322,439	12,148	20,960,479	152,435	286,053,000
-	214,638	19,685	43,517,989	4,730	10,393,462	45,199	128,677,821	102,181	262,373,544
-	-	-	-	-	-	-	4,414,482	-	52,040,582
-	\$2,637,655	25,117	\$55,238,461	25,117	\$55,238,461	122,393	\$358,981,949	1,615,806	\$4,693,804,581
-	\$11,650	49	\$63,500	127	\$178,000	727	\$1,230,722	13,362	\$21,098,503
-	73,271	31	44,500	93	124,000	806	898,694	13,582	15,378,313
-	-	220	302,000	80	108,000	329	469,366	1,287	1,998,066
-	71,801	-	-	-	-	-	-	-	535,947
-	\$156,722	300	\$410,000	300	\$410,000	1,862	\$2,598,782	28,231	\$39,010,829
25	\$202,225	1,477	\$5,032,077	1,761	\$5,600,026	3,132	\$11,325,206	57,843	\$202,241,097
10	106,838	1,247	3,516,633	1,710	4,415,952	3,180	8,350,638	48,174	131,611,002
13	9,480	1,226	3,591,347	479	2,124,079	1,971	6,761,875	7,174	23,373,169
-	92,286	-	-	-	-	-	81,529	-	1,238,248
48	\$410,829	3,950	\$12,140,057	3,950	\$12,140,057	8,283	\$26,519,248	113,191	\$358,463,516
14	\$195,953	496	\$1,156,504	2,377	\$5,935,281	7,627	\$24,752,692	133,559	\$401,091,089
38	173,708	107	297,517	302	640,232	1,529	3,239,182	16,416	40,068,497
-	61,198	2,472	5,972,762	396	851,270	3,478	12,093,830	5,974	20,323,373
-	253,827	-	-	-	-	-	239,707	-	2,179,167
52	\$684,686	3,075	\$7,426,783	3,075	\$7,426,783	12,634	\$40,325,411	155,949	\$463,662,126
-	\$214,580	293	\$789,968	1,422	\$3,811,436	4,534	\$16,915,732	85,249	\$298,377,846
-	14,743	83	233,551	296	640,492	917	2,369,085	13,801	37,678,443
-	-	1,536	3,914,885	194	486,476	1,991	7,413,402	3,235	25,880,547
-	70,336	-	-	-	-	-	65,290	-	839,045
-	\$299,659	1,912	\$4,938,404	1,912	\$4,938,404	7,442	\$26,763,509	102,285	\$362,775,881
-	\$18,854,245	90,643	\$105,568,235	113,791	\$139,521,854	294,099	\$483,022,091	3,890,933	\$6,367,788,464
-	13,186,266	77,962	88,001,991	105,026	122,161,092	188,582	276,797,639	2,804,179	4,083,540,552
-	151,740	74,024	111,296,010	23,812	43,183,290	56,711	121,337,218	112,921	430,461,180
-	20,177	-	-	-	-	-	1,717,923	-	15,081,274
-	\$32,212,423	242,629	\$304,866,236	242,629	\$304,866,236	539,392	\$882,874,871	6,808,033	\$10,896,871,470
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	53,816	\$9,158,632	40,960	\$7,659,844
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	53,816	\$9,158,632	40,960	\$7,659,844
382	-	8,662	\$23,837,750	14,904	\$31,786,338	46,945	\$149,298,536	1,010,636	\$3,074,424,318
64	-	2,154	3,807,188	3,196	6,048,036	9,050	18,231,005	153,340	331,926,831
81	-	16,464	34,702,242	9,180	24,054,043	25,018	71,049,030	63,653	209,081,170
-	-	-	-	-	458,763	-	10,299,003	-	96,827,295
527	-	27,280	\$62,347,180	27,280	\$62,347,180	81,013	\$248,877,574	1,227,629	\$3,712,259,614
294	\$621,549	700	\$2,165,086	8,171	\$22,112,609	22,375	\$101,094,895	504,735	\$1,883,130,144
40	379,726	995	2,515,482	513	1,093,499	2,329	5,779,507	28,908	84,700,142
-	-	7,494	20,119,225	505	1,593,685	9,228	23,273,818	12,362	23,859,382
-	8,629	-	-	-	-	-	1,251,413	-	15,084,519
334	\$1,009,904	9,189	\$24,799,793	9,189	\$24,799,793	33,932	\$131,399,633	546,005	\$2,006,774,187

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS — Con.						
<i>Companies of Other States — Con.</i>						
Mutual Trust:—						
Whole life	13,356	\$44,337,214	7,837	\$12,363,165	64	\$177,000
Endowment	83,609	107,002,232	3,643	4,321,493	345	452,424
All other	861	2,935,924	167	709,000	5	26,000
Reversionary additions	—	168,550	—	79,603	—	154
Totals	97,826	\$154,443,920	11,647	\$17,473,261	414	\$655,578
National:—						
Whole life	121,097	\$404,215,918	8,681	\$31,137,205	22	\$97,859
Endowment	32,520	73,029,436	2,917	7,603,499	3	4,000
All other	13,978	25,641,623	1,171	5,931,289	9	22,495
Reversionary additions	—	7,137,542	—	814,629	—	6,628
Totals	167,595	\$510,024,519	12,769	\$45,486,622	34	\$130,982
New York:—						
Whole life	2,109,216	\$5,409,617,900	156,853	\$294,510,700	1,922	\$5,694,100
Endowment	444,038	923,886,500	60,782	128,345,600	399	1,259,100
All other	119,382	254,298,948	6,835	28,405,900	101	326,500
Reversionary additions	—	33,078,135	—	1,978,230	—	5,476
Totals	2,672,636	\$6,620,881,483	224,470	\$453,240,430	2,422	\$7,285,176
North American:—						
Whole life	3,670	\$54,833,200	275	\$2,123,800	5	\$8,500
Endowment	1,293	6,576,400	276	671,000	14	27,800
All other	17,390	68,289,300	4,908	16,218,500	153	423,800
Reversionary additions	—	—	—	—	—	—
Totals	22,353	\$129,698,900	5,459	\$19,013,300	172	\$460,100
Northwestern Mutual:—						
Whole life	838,483	\$3,147,481,808	46,844	\$156,667,684	614	\$1,641,234
Endowment	109,384	293,715,955	17,736	50,256,945	149	305,250
All other	39,310	196,038,158	7,609	59,798,244	322	1,736,635
Reversionary additions	—	67,784,214	—	8,697,282	—	4,943
Totals	987,177	\$3,705,020,135	72,189	\$275,420,155	1,085	\$3,688,062
Penn Mutual:—						
Whole life	429,558	\$1,565,688,424	35,049	\$99,605,525	225	\$653,705
Endowment	51,546	125,517,769	16,080	45,018,115	13	30,750
All other	30,726	140,883,087	4,233	33,020,620	12	115,512
Reversionary additions	—	7,509,914	—	—	—	1,273
Totals	511,830	\$1,839,599,194	55,362	\$177,644,260	250	\$801,240
Phoenix Mutual:—						
Whole life	59,011	\$189,653,177	5,115	\$14,882,254	75	\$309,632
Endowment	120,461	333,339,411	9,424	28,955,001	78	208,858
All other	14,937	64,691,578	2,256	9,801,009	20	84,673
Reversionary additions	—	2,179,974	—	122,290	—	—
Totals	194,409	\$589,864,140	16,795	\$53,760,554	173	\$603,163
Provident Mutual:—						
Whole life	107,073	\$485,143,716	8,731	\$35,928,225	305	\$1,047,606
Endowment	151,946	391,753,459	6,031	18,010,115	215	639,269
All other	8,839	52,882,100	1,938	14,976,229	207	1,128,567
Reversionary additions	—	5,157,539	—	272,189	—	11,291
Totals	267,858	\$934,936,814	16,700	\$69,186,758	727	\$2,826,733
Prudential:—						
Whole life	3,515,931	\$5,572,128,425	221,905	\$588,380,114	17,812	\$20,455,320
Endowment	1,740,230	1,856,383,248	218,105	274,244,582	7,626	6,574,525
All other	428,720	461,092,776	203,905	107,529,490	1,052	1,624,720
Reversionary additions	—	13,847,566	—	4,604,902	—	61
Totals	5,684,881	\$7,903,452,015	643,915	\$974,759,088	26,490	\$28,654,626
Security Mutual:—						
Whole life	19,194	\$31,838,105	896	\$1,948,592	109	\$171,516
Endowment	23,573	47,744,372	4,167	7,230,388	226	451,466
All other	3,910	9,020,270	277	1,898,437	26	124,583
Reversionary additions	—	405,091	—	—	—	—
Totals	46,677	\$89,007,838	5,340	\$11,077,417	361	\$747,565

DEC. 31, 1936 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
5	\$63,433	53	\$108,468	32	\$137,739	1,504	\$3,723,758	19,779	\$53,187,783
9	293,529	25	106,000	100	141,427	5,357	8,196,466	82,174	103,837,785
1	3,678	63	92,749	9	28,051	209	812,322	879	2,926,978
-	24	-	-	-	-	-	65,078	-	183,253
15	\$360,664	141	\$307,217	141	\$307,217	7,070	\$12,797,624	102,832	\$160,135,799
1	\$10,938	1,317	\$3,430,972	1,877	\$4,093,704	6,121	\$21,805,108	123,120	\$412,994,080
2	8,786	272	588,289	859	1,486,863	1,716	3,886,572	33,139	75,860,575
-	-	1,464	2,193,970	250	632,664	3,125	9,586,145	13,247	23,570,568
-	-	-	-	-	-	-	603,013	-	7,355,786
3	\$19,724	3,053	\$6,213,231	2,986	\$6,213,231	10,962	\$35,880,838	169,506	\$519,781,009
-	\$178,400	314	\$1,315,600	21,768	\$50,844,800	97,986	\$237,302,600	2,148,551	\$5,423,169,300
-	28,400	62	255,100	6,253	6,359,900	31,988	70,508,300	467,040	976,960,500
-	1,014,071	33,044	69,447,900	5,399	13,813,900	46,598	111,404,021	107,365	228,275,398
-	-	-	-	-	-	-	2,444,555	-	32,617,286
-	\$1,220,871	33,420	\$71,018,600	33,420	\$71,018,600	176,572	\$421,659,476	2,722,956	\$6,660,968,484
-	\$4,600	13	\$87,700	26	\$184,300	289	\$4,317,100	3,648	\$52,556,400
-	5,500	4	18,500	19	71,100	159	645,000	1,409	6,583,100
-	64,000	36	216,400	8	67,200	3,771	12,925,600	18,708	72,219,200
-	-	-	-	-	-	-	-	-	-
-	\$74,100	53	\$322,600	53	\$322,600	4,219	\$17,887,700	23,765	\$131,358,700
173	-	6,952	\$35,593,925	12,789	\$37,327,753	31,278	\$125,367,702	848,999	\$3,178,689,196
41	-	622	2,480,865	2,006	5,292,166	5,190	13,514,901	120,736	327,951,948
1,593	-	13,963	39,031,614	6,742	34,486,485	17,933	62,161,763	38,122	199,956,403
-	-	-	-	-	-	-	4,935,124	-	71,551,315
1,807	-	21,537	\$77,106,404	21,537	\$77,106,404	54,401	\$205,979,490	1,007,857	\$3,778,148,862
-	\$112,771	16,771	\$57,768,424	21,832	\$72,629,543	20,970	\$81,435,368	438,801	\$1,569,763,938
-	10,218	2,202	6,126,982	2,901	7,807,972	4,954	11,692,727	61,986	157,203,135
-	-	6,286	19,975,296	526	3,433,187	12,491	49,513,570	28,240	141,047,758
-	487,586	-	-	-	-	-	619,109	-	7,379,664
-	\$610,575	25,259	\$83,870,702	25,259	\$83,870,702	38,415	\$143,260,774	529,027	\$1,875,394,495
71	\$150,910	1,571	\$7,330,725	764	\$3,107,712	2,832	\$9,625,489	62,247	\$199,593,497
96	438,205	3,371	9,176,270	3,554	9,048,930	5,873	16,485,308	124,003	346,583,507
69	3,000	1,082	4,151,281	1,706	8,501,634	2,149	8,158,190	14,509	62,071,717
-	-	-	-	-	-	-	51,691	-	2,250,573
236	\$592,115	6,024	\$20,658,276	6,024	\$20,658,276	10,854	\$34,320,678	200,759	\$610,499,294
98	\$871,114	2,517	\$7,348,141	1,920	\$4,771,763	5,550	\$26,321,193	111,254	\$499,245,846
25	553,000	4,269	7,545,203	5,077	10,055,423	8,544	21,455,996	148,865	386,989,627
10	138,960	502	1,477,891	291	1,544,049	2,828	17,383,145	8,377	51,676,553
-	824	-	-	-	-	-	408,324	-	5,033,519
133	\$1,563,898	7,288	\$16,371,235	7,288	\$16,371,235	16,922	\$65,568,658	268,496	\$942,945,545
-	\$1,569,962	35,284	\$52,436,413	111,533	\$137,969,809	166,693	\$314,771,876	3,512,706	\$5,782,228,549
-	212,346	15,050	18,069,388	66,954	69,030,487	108,155	108,217,612	1,805,902	1,978,235,990
-	16,118	161,920	175,757,693	33,767	38,991,564	321,049	262,169,939	440,781	444,859,294
-	-	-	118,399	-	390,033	-	684,862	-	17,496,033
-	\$1,798,426	212,254	\$246,381,893	212,254	\$246,381,893	595,897	\$685,844,289	5,759,389	\$8,222,819,866
60	\$33,140	985	\$1,340,313	1,077	\$1,464,714	1,642	\$3,598,289	18,525	\$30,268,663
15	126,709	525	981,840	780	1,311,742	2,871	6,056,290	24,855	49,166,743
6	51,570	496	803,300	149	348,997	1,037	2,669,073	3,529	8,880,090
-	23,549	-	-	-	-	-	27,781	-	400,859
81	\$234,968	2,006	\$3,125,453	2,006	\$3,125,453	5,550	\$12,351,433	46,909	\$88,716,355

TABLE G.—EXHIBIT OF POLICIES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS — Con.						
<i>Companies of Other States — Con.</i>						
Shenandoah:—						
Whole life	7,512	\$17,059,057	716	\$2,142,334	65	\$156,782
Endowment	12,699	19,650,536	4,691	6,916,324	98	138,329
All other	6,006	15,824,951	273	810,690	44	107,765
Reversionary additions	—	1,235	—	—	—	—
Totals	26,217	\$52,535,779	5,680	\$9,869,348	207	\$402,876
Sun Life (U. S. Branch):—						
Whole life	161,557	\$630,188,965	15,921	\$45,113,720	205	\$803,721
Endowment	83,136	274,267,244	9,280	27,074,214	178	819,666
All other	24,032	115,752,838	1,140	20,530,691	108	1,733,663
Reversionary additions	—	2,943,162	—	430,401	—	80,671
Totals	268,725	\$1,023,152,209	26,341	\$93,149,026	491	\$3,437,721
Travelers:—						
Whole life	449,457	\$1,762,257,937	27,690	\$90,124,659	179	\$722,677
Endowment	159,581	513,908,852	15,767	51,825,900	36	164,900
All other	96,262	436,458,381	16,276	62,987,450	79	462,700
Reversionary additions	—	240,594	—	—	—	—
Totals	705,300	\$2,712,865,764	59,733	\$204,938,009	294	\$1,350,277
Union Central:—						
Whole life	253,890	\$925,901,966	12,360	\$62,775,609	1,067	\$4,368,088
Endowment	49,041	172,866,525	3,557	12,981,794	135	389,101
All other	15,121	39,183,777	828	3,524,342	211	756,289
Reversionary additions	—	8,437,329	—	382,392	—	7,626
Totals	318,052	\$1,146,389,597	16,745	\$79,664,137	1,413	\$5,521,104
Union Labor:—						
Whole life	3,119	\$6,472,863	609	\$1,280,792	2	\$2,000
Endowment	772	934,799	182	207,100	1	1,000
All other	377	218,265	108	76,700	—	—
Reversionary additions	—	1,608	—	828	—	—
Totals	4,268	\$7,627,535	899	\$1,565,420	3	\$3,000
Union Mutual:—						
Whole life	26,392	\$55,387,135	1,379	\$3,182,715	57	\$138,100
Endowment	6,550	9,901,705	1,219	1,772,782	39	90,500
All other	2,403	5,793,443	530	2,139,054	19	62,500
Reversionary additions	—	844,770	—	55,462	—	2,077
Totals	35,345	\$71,927,053	3,128	\$7,150,013	115	\$293,177
United Life and Accident:—						
Whole life	11,023	\$21,391,629	430	\$1,000,600	67	\$156,500
Endowment	9,155	15,865,865	1,347	2,390,315	211	430,312
All other	518	2,155,270	73	463,799	8	37,115
Reversionary additions	—	16,045	—	—	—	—
Totals	20,696	\$39,428,809	1,850	\$3,854,714	286	\$623,927
Totals of other States	23,964,355	\$54,261,049,009	2,349,260	\$4,977,841,407	154,453	\$236,931,999
Grand Totals	26,488,485	\$60,412,047,525	2,644,694	\$5,621,208,066	162,079	\$250,773,738
INDUSTRIAL BUSINESS						
Boston Mutual:—						
Whole life	106,937	\$29,720,716	44,125	\$13,138,833	4,643	\$1,409,281
Endowment	92,171	18,302,182	30,971	6,455,948	3,078	622,833
All other	15,116	3,080,578	—	—	1,666	409,807
Reversionary additions	—	—	—	—	—	—
Totals	214,224	\$51,103,476	75,096	\$19,594,781	9,387	\$2,441,921
Columbian National:—						
Whole life	180	\$41,079	—	—	—	—
Endowment	7	888	—	—	—	—
All other	—	—	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Totals	187	\$41,967	—	—	—	—

¹ Includes transfers to U. S. Branch.

DEC. 31, 1936 (PAID-FOR BUSINESS)—Continued

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
—	\$3,149	374	\$590,823	376	\$663,564	727	\$2,044,412	7,564	\$17,244,169
—	3,090	103	150,410	281	400,470	2,740	3,871,168	14,570	22,587,051
—	21	677	952,942	100	161,454	790	2,251,656	6,110	15,283,259
—	3,219	—	236	—	65	—	166	—	4,459
—	\$9,479	1,154	\$1,694,411 ²	757	\$1,225,553	4,257	\$8,167,402	28,244	\$55,118,938
1,489	\$4,538,730	3,593	\$13,119,927	5,929	\$18,641,646	9,976	\$37,631,364	166,860	\$637,492,053
623	2,039,924	1,400	3,719,232	2,798	6,185,797	5,269	18,402,970	86,550	283,331,513
8	45,214	7,981	22,014,591	4,247	14,026,307	6,877	29,132,776	22,145	116,917,914
—	68,629	—	—	—	—	—	384,835	—	3,138,028
2,120	\$6,692,497 ¹	12,974	\$38,853,750	12,974	\$38,853,750	22,122	\$85,551,945	275,555	\$1,040,879,508
98	\$1,153,178	3,531	\$11,063,925	4,766	\$13,213,800	19,819	\$77,570,796	456,370	\$1,774,537,780
22	68,703	1,387	4,653,000	2,806	7,217,425	9,019	24,805,425	164,968	538,598,505
41	422,553	6,603	17,770,600	3,949	13,056,300	19,826	83,048,220	95,486	421,997,164
—	4,337	—	—	—	—	—	29,401	—	215,530
161	\$1,648,771	11,521	\$33,487,525	11,521	\$33,487,525	48,664	\$185,453,842	716,824	\$2,735,348,979
—	\$371,144	851	\$2,496,594	3,976	\$10,183,113	14,195	\$63,936,082	249,997	\$921,794,206
1	118,532	210	739,763	1,133	2,757,760	2,991	10,895,719	48,820	173,442,236
—	4,693	4,788	11,716,461	740	2,011,945	7,101	20,698,992	13,107	32,474,625
—	—	—	—	—	—	—	656,510	—	8,170,837
1	\$494,369	5,849	\$14,952,818	5,849	\$14,952,818	24,287	\$96,187,303	311,924	\$1,135,881,904
—	—	3	\$12,000	2	\$2,000	296	\$677,000	3,435	\$7,088,655
—	—	2	2,000	1	1,000	67	62,000	889	1,081,899
—	—	—	—	2	11,000	135	43,535	348	240,430
—	—	—	—	—	—	—	94	—	2,342
—	—	5	\$14,000	5	\$14,000	498	\$782,629	4,672	\$8,413,326
151	\$217,338	561	\$1,010,750	827	\$1,618,550	1,943	\$4,329,364	25,770	\$53,988,124
67	116,860	63	101,300	48	66,000	1,013	1,481,724	6,877	10,435,423
227	606,820	512	1,172,050	261	599,550	943	2,332,280	2,487	6,842,037
—	—	—	—	—	—	—	77,081	—	825,228
445	\$941,018	1,136	\$2,284,100	1,136	\$2,284,100	3,899	\$8,220,449	35,134	\$72,090,812
1	—	50	\$127,061	166	\$298,500	586	\$1,245,465	10,819	\$21,131,825
3	—	17	62,500	156	280,611	1,268	2,021,947	9,309	16,446,434
—	\$3,467	278	497,100	23	107,550	331	809,070	523	2,240,131
—	925	—	—	—	—	—	2,055	—	14,915
4	\$4,392	345	\$686,661	345	\$686,661	2,185	\$4,078,537	20,651	\$39,833,305
8,519	\$64,383,307	674,950	\$1,134,269,193	674,482	\$1,133,793,335	2,087,627	\$4,196,282,969	24,389,428	\$55,344,398,611
9,123	\$72,959,065	697,675	\$1,193,368,546	697,175	\$1,192,892,688	2,276,484	\$4,657,666,199	27,028,397	\$61,699,798,053
—	—	—	—	—	—	39,926	\$11,943,492	115,779	\$32,325,338
—	—	—	—	—	—	32,027	6,604,215	94,193	18,776,748
—	—	—	—	—	—	2,013	493,518	14,769	2,996,867
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	73,966	\$19,041,225	224,741	\$54,098,953
—	—	—	—	1	\$122	16	\$4,219	163	\$36,738
—	—	1	\$122	—	—	—	—	8	1,010
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	1	\$122	1	\$122	16	\$4,219	171	\$37,748

² Includes \$468,858 transferred from Group Insurance.

TABLE G.—EXHIBIT OF POLICES IN FORCE

COMPANY AND KIND OF INSURANCE	IN FORCE DEC. 31, 1935		NEW ISSUES		REVIVALS	
	No.	Amount	No.	Amount	No.	Amount
INDUSTRIAL BUSINESS—CON.						
Guardian:—						
Whole life	423	\$47,225	—	—	—	—
Endowment	—	—	—	—	—	—
All other	—	—	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Totals	423	\$47,225	—	—	—	—
John Hancock Mutual:—						
Whole life	4,159,637	\$1,093,882,063	869,087	\$232,307,423	140,226	\$38,794,295
Endowment	1,575,492	313,479,913	389,154	74,209,489	48,496	10,275,198
All other	258,916	56,378,037	—	—	—	—
Reversionary additions	—	—	—	—	—	—
Total	5,994,045	\$1,463,740,013	1,258,241	\$306,516,912	188,722	\$49,069,493
Metropolitan:—						
Whole life	15,894,082	\$3,600,443,030	2,250,232	\$675,510,245	515,898	\$145,841,209
Endowment	17,691,013	3,164,306,798	1,329,179	328,905,713	316,683	73,566,740
All other	300,670	44,326,155	—	—	—	—
Reversionary additions	—	20,424,397	—	4,633,558	—	—
Totals	33,885,765	\$6,829,500,380	3,579,411	\$1,009,049,516	832,581	\$219,407,949
Morris Plan:—						
Whole life	—	—	—	—	—	—
Endowment	—	—	—	—	—	—
All other	7,972	\$1,339,368	13,756	\$2,492,456	—	—
Reversionary additions	—	—	—	—	—	—
Totals	7,972	\$1,339,368	13,756	\$2,492,456	—	—
Prudential:—						
Whole life	13,822,044	\$3,245,345,660	2,438,294	\$755,392,368	40,841	\$11,749,270
Endowment	8,920,690	2,033,554,616	1,585,580	430,364,753	11,261	2,715,036
All other	4,094,332	1,022,811,265	—	—	—	—
Reversionary additions	—	546,590,471	—	100,724,801	—	3,357,606
Totals	26,837,066	\$6,848,302,012	4,023,874	\$1,286,481,922	52,102	\$17,821,912
Grand Totals	66,939,682	\$15,194,074,441	8,950,378	\$2,624,135,586	1,082,792	\$288,741,275
GROUP INSURANCE						
Aetna	3,773	\$1,641,220,961	505	\$90,701,923	2	\$204,000
Bankers National	10	3,204,600	2	5,831,800	—	3,600
Columbian National	3	1,084,662	1	876,348	—	46,420
Connecticut General	625	259,692,883	101	21,122,332	—	—
Continental American	1	75,200	—	—	—	—
Equitable of New York	1,823	1,531,976,021	181	108,561,826	—	—
Guardian	1	1,158,335	—	—	—	—
John Hancock Mutual	585	274,920,029	63	23,207,850	1	70,500
Metropolitan	2,955	2,956,433,775	254	142,020,543	1	35,500
Morris Plan	27	14,976,906	12	31,821,760	—	—
Prudential	2,020	1,166,243,436	345	106,750,667	—	—
Savings Banks ¹	62	11,549,350	4	355,000	—	—
Shenandoah	135	95,244,033	4	547,542	—	—
Sun Life (U. S. Branch)	531	155,285,957	104	12,534,880	3	81,500
Travelers	3,256	1,559,683,297	239	69,049,624	—	—
Union Labor	67	41,518,200	10	2,308,346	—	—
United Life and Accident	1	64,000	—	—	—	—
Totals	15,875	\$9,714,331,345	1,825	\$615,690,441	7	\$441,520

¹ Policy year ends October 31.² Converted to ordinary.

DEC. 31, 1936 (PAID-FOR BUSINESS)—Concluded

INCREASES		TRANSFERS, ADDITIONS		TRANSFERS, DEDUCTIONS		TERMINATIONS		IN FORCE DEC. 31, 1936	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	\$92	-	-	-	-	28	\$3,359	395	\$43,958
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	\$92	-	-	-	-	28	\$3,359	395	\$43,958
-	\$12,262,186	10,115	\$3,101,120	28,684	\$8,461,884	728,637	\$198,392,728	4,421,744	\$1,173,492,475
-	13,187,770	5,229	1,416,338	13,823	2,850,369	325,062	67,733,195	1,679,486	341,985,144
-	991,193	42,507	11,312,253	15,344	4,517,458	53,686	14,797,587	232,393	49,366,438
-	-	-	-	-	-	-	-	-	-
-	\$26,441,149	57,851	\$15,829,711	57,851	\$15,829,711	1,107,385	\$280,923,510	6,333,623	\$1,564,844,057
-	\$95,516,239	395,404	\$40,750,299	323,404	\$31,522,654	1,988,493	\$584,361,711	16,743,719	\$3,942,176,657
-	18,979,964	264,299	25,454,106	339,386	36,027,727	1,899,776	404,638,297	17,362,012	3,170,547,297
-	-	13,725	3,593,125	10,638	2,242,856	35,017	6,363,983	268,740	39,312,441
-	3,872	-	4,591	-	8,884	-	1,119,220	-	23,938,314
-	\$114,500,075	673,428	\$69,802,121	673,428	\$69,802,121	3,923,286	\$996,483,211	34,374,471	\$7,175,974,709
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	8,002	\$1,346,553	13,726	\$2,485,271
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	8,002	\$1,346,553	13,726	\$2,485,271
-	\$25,186,332	707,766	\$207,340,623	1,449,907	\$403,607,234	986,328	\$266,662,678	14,572,710	\$3,574,744,341
-	-	419,215	103,598,929	837,596	205,579,558	968,746	215,081,784	9,130,404	2,149,571,992
-	1,282,827	2,272,035	615,585,082	1,111,513	317,641,699	1,605,184	426,280,213	3,649,670	895,757,262
-	1,559,145	-	15,876,069	-	15,572,212	-	74,972,325	-	577,563,555
-	\$28,028,304	3,399,016	\$942,400,703	3,399,016	\$942,400,703	3,560,258	\$982,997,000	27,352,784	\$7,197,637,150
-	\$168,969,620	4,130,296	\$1,028,032,657	4,130,296	\$1,028,032,657	8,672,941	\$2,280,799,077	68,299,911	\$15,995,121,846
-	\$434,959,230	-	-	-	-	167	\$353,554,273	4,113	\$1,813,531,841
-	691,500	-	-	-	\$7,000 ²	2	6,467,200	10	3,257,300
-	-	-	-	-	-	-	452,216	4	1,555,214
-	53,811,912	-	-	-	-	30	45,014,014	696	289,613,113
-	4,900	-	-	-	-	-	2,900	1	77,200
-	306,204,636	-	-	-	-	96	229,084,177	1,908	1,717,658,306
-	142,045	-	-	-	-	-	74,950	1	1,225,430
-	70,771,120	-	-	-	-	28	58,180,671	621	310,788,828
-	811,059,882	-	-	-	-	155	671,420,095	3,055	3,238,129,605
-	-	-	-	-	-	-	27,802,873	39	18,995,493
-	221,949,651	-	-	-	-	181	230,627,241	2,184	1,264,316,513
-	1,776,000	-	-	-	-	2	1,289,900	64	12,390,450
-	17,033,563	-	-	-	468,858 ²	26	6,158,993	113	106,197,287
-	41,589,152	-	-	-	-	39	34,308,493	599	175,182,996
6	332,280,872	-	-	-	-	110	256,749,939	3,391	1,704,263,854
-	11,784,704	-	-	-	-	2	5,282,900	75	50,328,350
-	-	-	-	-	-	-	4,000	1	60,000
6	\$2,304,059,167	-	-	-	\$475,858	838	\$1,926,474,835	16,875	\$10,707,571,780

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1935		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Massachusetts Companies</i>						
Berkshire:—						
Individual	3,158	\$1,526,189	554	\$239,820	—	—
Group	—	—	—	—	—	—
Supplementary contracts	82	37,395	—	—	31	\$14,109
Totals	3,240	\$1,563,584	554	\$239,820	31	\$14,109
Columbian National:—						
Individual	614	\$262,151	114	\$50,183	—	—
Group	—	—	—	—	—	—
Supplementary contracts	70	39,550	—	—	5	\$4,904
Totals	684	\$301,701	114	\$50,183	5	\$4,904
John Hancock Mutual:—						
Individual	19,710	\$8,326,109	7,425	\$3,046,442	—	—
Group	—	—	—	—	—	—
Supplementary contracts	283	158,213	—	—	89	\$43,898
Totals	19,993	\$8,484,322	7,425	\$3,046,442	89	\$43,898
Massachusetts Mutual:—						
Individual	32,142	\$16,541,512	3,845	\$1,708,364	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,245	654,269	—	—	347	\$166,554
Totals	33,387	\$17,195,781	3,845	\$1,708,364	347	\$166,554
Ministers Mutual:—						
Individual	5	\$464	1	\$1,200	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3	634	—	—	—	—
Totals	8	\$1,098	1	\$1,200	—	—
New England Mutual:—						
Individual	13,070	\$7,115,655	4,397	\$2,452,045	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,159	589,297	—	—	193	\$91,449
Totals	14,229	\$7,704,952	4,397	\$2,452,045	193	\$91,449
Savings Banks:— ¹						
Individual	5,356	\$824,497	1,683	\$260,128	—	—
Group	—	—	—	—	—	—
Supplementary contracts	—	—	—	—	—	—
Totals	5,356	\$824,497	1,683	\$260,128	—	—
State Mutual:—						
Individual	2,819	\$1,281,407	711	\$300,369	—	—
Group	—	—	—	—	—	—
Supplementary contracts	257	157,439	—	—	92	\$41,775
Totals	3,076	\$1,438,846	711	\$300,369	92	\$41,775
Totals of Mass. Companies	79,973	\$37,514,781	18,730	\$8,058,551	757	\$362,689
<i>Companies of Other States</i>						
Acacia Mutual:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	53	\$22,310	—	—	13	\$7,107
Totals	53	\$22,310	—	—	13	\$7,107
Aetna:—						
Individual	10,423	\$7,484,704	2,337	\$1,859,458	—	—
Group	32,112	1,925,706	12,748	361,366	—	—
Supplementary contracts	943	641,604	—	—	275	\$142,172
Totals	43,478	\$10,052,014	15,085	\$2,220,824	275	\$142,172
Bankers National:—						
Individual	2	\$1,316	2	\$4,697	—	—
Group	—	—	—	—	—	—
Supplementary contracts	6	377	—	—	1	\$33
Totals	8	\$1,693	2	\$4,697	1	\$33

¹ Policy year ends October 31.

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS)

OTHER NET CHANGES		IN FORCE DEC. 31, 1936		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-275	-\$157,723	3,437	\$1,608,286	2,133	\$1,110,063	388	\$132,667	916	\$365,556
-	-	-	-	-	-	-	-	-	-
-	-6	113	51,498	22	8,760	91	42,738	-	-
-275	-\$157,729	3,550	\$1,659,784	2,155	\$1,118,823	479	\$175,405	916	\$365,556
-55	-\$21,704	673	\$290,630	194	\$60,995	50	\$21,382	429	\$208,253
-	-	-	-	-	-	-	-	-	-
-	-	75	44,454	13	8,574	62	35,880	-	-
-55	-\$21,704	748	\$335,084	207	\$69,569	112	\$57,262	429	\$208,253
-2,731	-\$1,072,140	24,404	\$10,300,411	5,308	\$2,122,551	3,613	\$1,417,720	15,483	\$6,760,140
-	-	-	-	-	-	-	-	-	-
-4	-990	368	201,121	57	21,368	311	179,753	-	-
-2,735	-\$1,073,130	24,772	\$10,501,532	5,365	\$2,143,919	3,924	\$1,597,473	15,483	\$6,760,140
-2,281	-\$1,422,864	33,706	\$16,827,012	7,785	\$2,685,852	2,430	\$845,337	23,491	\$13,295,823
-	-	-	-	-	-	-	-	-	-
-27	-12,105	1,565	808,718	244	133,909	1,321	674,809	-	-
-2,308	-\$1,434,969	35,271	\$17,635,730	8,029	\$2,819,761	3,751	\$1,520,146	23,491	\$13,295,823
-	-	6	\$1,664	6	\$1,664	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	3	634	3	634	-	-	-	-
-	-	9	\$2,298	9	\$2,298	-	-	-	-
-788	-\$521,027	16,679	\$9,046,673	6,373	\$2,411,281	361	\$79,409	9,945	\$6,555,983
-	-	-	-	-	-	-	-	-	-
-14	-4,853	1,338	675,893	350	189,280	988	486,613	-	-
-802	-\$525,880	18,017	\$9,722,566	6,723	\$2,600,561	1,349	\$566,022	9,945	\$6,555,983
-123	-\$30,404	6,916	\$1,054,221	3,736	\$520,015	235	\$30,674	2,945	\$503,532
-	-	-	-	-	-	-	-	-	-
-123	-\$30,404	6,916	\$1,054,221	3,736	\$520,015	235	\$30,674	2,945	\$503,532
-236	-\$113,714	3,294	\$1,468,062	1,322	\$543,285	117	\$15,677	1,855	\$909,100
-	-	-	-	-	-	-	-	-	-
-6	-2,326	343	196,888	40	45,080	303	151,808	-	-
-242	-\$116,040	3,637	\$1,664,950	1,362	\$588,365	420	\$167,485	1,855	\$909,100
-6,540	-\$3,359,856	92,920	\$42,576,165	27,586	\$9,863,311	10,270	\$4,114,467	55,064	\$28,598,387
-	-	-	-	-	-	-	-	-	-
-2	-\$795	64	\$28,622	1	\$273	63	\$28,349	-	-
-2	-\$795	64	\$28,622	1	\$273	63	\$28,349	-	-
-555	-\$518,605	12,205	\$8,825,557	6,765	\$2,680,735	543	\$226,206	4,897	\$5,918,616
-690	746,934	44,170	3,034,006	245	98,762	43,925	2,935,244	-	-
-20	-4,136	1,198	779,640	307	206,439	891	573,201	-	-
-1,265	\$224,193	57,573	\$12,639,203	7,317	\$2,985,936	45,359	\$3,734,651	4,897	\$5,918,616
-	-	4	\$6,013	2	\$1,316	-	-	2	\$4,697
-	-	-	-	-	-	-	-	-	-
-	-	7	410	5	219	2	\$191	-	-
-	-	11	\$6,423	7	\$1,535	2	\$191	2	\$4,697

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1935		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Connecticut General:—						
Individual	8,240	\$5,125,484	4,316	\$1,286,667	—	—
Group	1,045	89,074	380	7,423	—	—
Supplementary contracts	285	173,876	—	—	104	\$63,620
Totals	9,570	\$5,388,434	4,696	\$1,294,090	104	\$63,620
Connecticut Mutual:—						
Individual	16,217	\$6,077,962	3,399	\$1,541,102	—	—
Group	—	—	—	—	—	—
Supplementary contracts	210	114,605	—	—	90	\$39,095
Totals	16,427	\$6,192,567	3,399	\$1,541,102	90	\$39,095
Continental American:—						
Individual	35	\$23,899	92	\$52,452	—	—
Group	—	—	—	—	—	—
Supplementary contracts	18	8,329	—	—	7	\$2,002
Totals	53	\$32,228	92	\$52,452	7	\$2,002
Equitable of Iowa:—						
Individual	9,319	\$4,568,085	1,829	\$856,996	—	—
Group	—	—	—	—	—	—
Supplementary contracts	263	119,594	—	—	51	\$23,526
Totals	9,582	\$4,687,679	1,829	\$856,996	51	\$23,526
Equitable of New York:—						
Individual	263,166	\$130,898,733	44,844	\$20,897,872	—	—
Group	25,741	4,867,854	57,565	2,149,085	—	—
Supplementary contracts	3,268	1,651,172	—	—	630	\$302,873
Totals	292,175	\$137,417,759	102,409	\$23,046,957	630	\$302,873
Farmers and Traders:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	5	\$497	—	—	5	\$597
Totals	5	\$497	—	—	5	\$597
Fidelity Mutual:—						
Individual	3,953	\$1,602,453	802	\$220,578	—	—
Group	—	—	—	—	—	—
Supplementary contracts	160	71,877	—	—	42	\$20,520
Totals	4,113	\$1,674,330	802	\$220,578	42	\$20,520
Guardian:—						
Individual	4,574	\$2,305,044	732	\$316,279	—	—
Group	—	—	—	—	—	—
Supplementary contracts	107	49,492	—	—	29	\$14,980
Totals	4,681	\$2,354,536	732	\$316,279	29	\$14,980
Home:—						
Individual	1,258	\$637,964	179	\$79,125	—	—
Group	—	—	—	—	—	—
Supplementary contracts	196	80,455	—	—	31	\$13,229
Totals	1,454	\$718,419	179	\$79,125	31	\$13,229
Metropolitan:—						
Individual	13,616	\$7,884,028	1,478	\$654,722	—	—
Group	173,137	42,639,588	3,874	569,426	—	—
Supplementary contracts	642	283,628	—	—	261	\$115,395
Totals	187,395	\$50,807,244	5,352	\$1,224,148	261	\$115,395
Mutual:—						
Individual	38,973	\$16,798,665	6,705	\$3,205,378	—	—
Group	—	—	—	—	—	—
Supplementary contracts	3,413	1,662,218	—	—	459	\$192,491
Totals	42,386	\$18,460,883	6,705	\$3,205,378	459	\$192,491

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Continued

OTHER NET CHANGES		IN FORCE DEC. 31, 1936		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-492	-\$387,615	12,064	\$6,024,536	3,147	\$1,239,357	3,287	\$722,537	5,630	\$4,062,642
-240	33,933	1,185	130,430	13	4,629	1,172	125,801	-	-
-7	-9,848	382	227,648	32	17,200	350	210,448	-	-
-739	-\$363,530	13,631	\$6,382,614	3,192	\$1,261,186	4,809	\$1,058,786	5,630	\$4,062,642
-1,249	-\$524,438	18,367	\$7,004,626	6,398	\$2,416,408	386	\$84,430	11,583	\$4,593,788
-2	-	298	153,563	33	20,954	265	132,609	-	-
-1,251	-\$524,575	18,665	\$7,248,189	6,431	\$2,437,362	651	\$217,039	11,583	\$4,593,788
-14	-\$3,228	113	\$73,123	19	\$14,887	-	-	94	\$58,236
-2	-1,001	23	9,330	23	9,330	-	-	-	-
-16	-\$4,229	136	\$82,453	42	\$24,217	-	-	94	\$58,236
-1,202	-\$682,436	9,946	\$4,742,645	1,805	\$581,196	1,321	\$444,929	6,820	\$3,716,520
11	3,451	325	146,571	40	12,773	285	133,798	-	-
-1,191	-\$678,985	10,271	\$4,889,216	1,845	\$593,969	1,606	\$578,727	6,820	\$3,716,520
-19,289	-\$10,927,088	288,721	\$140,869,517	53,152	\$15,741,956	44,452	\$17,282,943	191,117	\$107,844,618
-7,166	-270,137	76,140	6,746,802	1,152	1,068,388	74,988	5,678,414	-	-
-63	-32,040	3,835	1,922,005	3,696	1,859,837	139	62,168	-	-
-26,518	-\$11,229,265	368,696	\$149,538,324	58,000	\$18,670,181	119,579	\$23,023,525	191,117	\$107,844,618
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	10	\$1,094	-	-	-	-	10	\$1,094
-	-	10	\$1,094	-	-	-	-	10	\$1,094
-299	-\$146,399	4,456	\$1,676,632	1,250	\$343,277	218	\$49,760	2,988	\$1,283,595
-13	-5,277	189	87,120	10	3,038	179	84,082	-	-
-312	-\$151,676	4,645	\$1,763,752	1,260	\$346,315	397	\$133,842	2,988	\$1,283,595
-482	-\$242,907	4,824	\$2,378,416	741	\$295,991	325	\$148,525	3,758	\$1,933,900
-	571	136	65,043	7	3,225	129	61,818	-	-
-482	-\$242,336	4,960	\$2,443,459	748	\$299,216	454	\$210,343	3,758	\$1,933,900
-65	-\$31,055	1,372	\$686,034	733	\$338,159	31	\$6,981	608	\$340,894
-3	-1,681	224	92,003	28	11,480	196	80,523	-	-
-68	-\$32,736	1,596	\$778,037	761	\$349,639	227	\$87,504	608	\$340,894
-1,179	-\$826,479	13,915	\$7,712,271	6,405	\$2,581,003	638	\$242,891	6,872	\$4,888,377
-3,364	4,545,126	173,647	47,754,140	5,193	5,593,903	162,094	39,404,498	6,360	2,753,739
-12	-2,938	891	396,085	129	21,653	762	374,432	-	-
-4,555	\$3,715,709	188,453	\$55,862,496	11,727	\$8,196,559	163,494	\$40,021,821	13,232	\$7,644,116
-3,103	-\$1,326,074	42,575	\$18,677,969	16,650	\$6,202,419	5,845	\$2,827,922	20,080	\$9,647,628
-91	-35,527	3,781	1,819,182	3,781	1,819,182	-	-	-	-
-3,194	-\$1,361,601	46,356	\$20,497,151	20,431	\$8,021,601	5,845	\$2,827,922	20,080	\$9,647,628

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1935		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Mutual Benefit:—						
Individual	2,299	\$1,272,725	576	\$310,709	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,851	686,853	—	—	191	\$92,742
Totals	4,150	\$1,959,578	576	\$310,709	191	\$92,742
Mutual Trust:—						
Individual	1,147	\$474,235	306	\$83,040	—	—
Group	—	—	—	—	—	—
Supplementary contracts	165	7,325	—	—	40	\$2,405
Totals	1,312	\$481,560	306	\$83,040	40	\$2,405
National:—						
Individual	10,630	\$4,306,445	1,616	\$587,041	—	—
Group	—	—	—	—	—	—
Supplementary contracts	255	134,522	—	—	64	\$26,795
Totals	10,885	\$4,440,967	1,616	\$587,041	64	\$26,795
New York:—						
Individual	61,675	\$34,161,711	13,485	\$7,552,551	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,877	1,054,170	—	—	636	\$282,037
Totals	63,552	\$35,215,881	13,485	\$7,552,551	636	\$282,037
North American:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	6	\$250	—	—	—	—
Totals	6	\$250	—	—	—	—
Northwestern Mutual:—						
Individual	6,829	\$1,961,046	1,800	\$586,647	—	—
Group	—	—	—	—	—	—
Supplementary contracts	2,573	872,269	—	—	444	\$165,938
Totals	9,402	\$2,833,315	1,800	\$586,647	444	\$165,938
Penn Mutual:—						
Individual	34,301	\$16,042,861	3,974	\$2,074,735	—	—
Group	—	—	—	—	—	—
Supplementary contracts	1,913	917,607	—	—	255	\$107,705
Totals	36,214	\$16,960,468	3,974	\$2,074,735	255	\$107,705
Phoenix Mutual:—						
Individual	12,552	\$6,016,742	2,095	\$937,365	—	—
Group	—	—	—	—	—	—
Supplementary contracts	404	182,259	—	—	86	\$40,431
Totals	12,956	\$6,200,001	2,095	\$937,365	86	\$40,431
Provident Mutual:—						
Individual	11,746	\$5,046,248	1,408	\$489,889	—	—
Group	—	—	—	—	—	—
Supplementary contracts	670	342,714	—	—	137	\$50,975
Totals	12,416	\$5,388,962	1,408	\$489,889	137	\$50,975
Prudential:—						
Individual	27,715	\$14,133,641	6,731	\$3,831,466	—	—
Group	46,152	15,738,244	47,138	812,366	—	—
Supplementary contracts	1,575	697,300	—	—	534	\$188,558
Totals	75,442	\$30,569,185	53,869	\$4,643,832	534	\$188,558
Security Mutual:—						
Individual	38	\$10,042	15	\$4,928	—	—
Group	—	—	—	—	—	—
Supplementary contracts	7	2,285	—	—	4	\$559
Totals	45	\$12,327	15	\$4,928	4	\$559

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Continued

OTHER NET CHANGES		IN FORCE DEC. 31, 1936		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-149	-\$82,236	2,726	\$1,501,198	1,388	\$632,447	245	\$134,727	1,093	\$734,024
-51	-23,883	1,991	755,712	243	81,037	1,631	641,694	117	32,981
-200	-\$106,119	4,717	\$2,256,910	1,631	\$713,484	1,876	\$776,421	1,210	\$767,005
-111	-\$66,304	1,342	\$490,971	184	\$39,790	277	\$57,773	881	\$393,408
-4	-107	201	9,623	187	5,191	14	4,432	-	-
-115	-\$66,411	1,543	\$500,594	371	\$44,981	291	\$62,205	881	\$393,408
-591	-\$251,714	11,655	\$4,641,772	7,851	\$2,864,113	57	\$11,604	3,747	\$1,766,055
-19	-10,054	300	151,263	-	-	300	151,263	-	-
-610	-\$261,768	11,955	\$4,793,035	7,851	\$2,864,113	357	\$162,867	3,747	\$1,766,055
-2,927	-\$1,807,233	72,233	\$39,907,029	21,822	\$9,223,048	17,157	\$8,537,357	33,254	\$22,146,624
-5	-5,750	2,508	1,330,457	2,501	1,321,977	7	8,480	-	-
-2,932	-\$1,812,983	74,741	\$41,237,486	24,323	\$10,545,025	17,164	\$8,545,837	33,254	\$22,146,624
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	6	\$250	6	\$250	-	-	-	-
-	-	6	\$250	6	\$250	-	-	-	-
-235	-\$25,987	8,394	\$2,521,706	8,393	\$2,520,505	1	\$1,201	-	-
-89	-33,765	2,928	1,004,442	267	87,808	2,661	916,634	-	-
-324	-\$59,752	11,322	\$3,526,148	8,660	\$2,608,313	2,662	\$917,835	-	-
-2,713	-\$1,293,866	35,562	\$16,823,730	12,839	\$4,493,980	5,477	\$3,548,039	17,246	\$8,781,711
19	2,891	2,187	1,028,203	1,965	938,936	222	89,267	-	-
-2,694	-\$1,290,975	37,749	\$17,851,933	14,804	\$5,432,916	5,699	\$3,637,306	17,246	\$8,781,711
-794	-\$414,454	13,853	\$6,539,653	6,586	\$3,107,918	331	\$87,066	6,936	\$3,344,669
-2	-312	488	223,378	470	213,728	18	9,650	-	-
-796	-\$414,766	14,341	\$6,763,031	7,056	\$3,321,646	349	\$96,716	6,936	\$3,344,669
-511	-\$257,269	12,643	\$5,278,868	4,718	\$1,594,796	495	\$153,004	7,430	\$3,531,068
-6	-8,848	801	384,841	117	52,697	684	332,144	-	-
-517	-\$266,117	13,444	\$5,663,709	4,835	\$1,647,493	1,179	\$485,148	7,430	\$3,531,068
-2,206	-\$1,206,049	32,240	\$16,759,058	11,951	\$5,216,357	524	\$84,316	19,765	\$11,458,385
3,025	4,352,868	96,315	20,903,478	984	1,387,597	65,057	1,674,643	30,274	17,841,238
-82	-35,772	2,027	850,086	180	94,036	1,847	756,050	-	-
737	\$3,111,047	130,582	\$38,512,622	13,115	\$6,697,990	67,428	\$2,515,009	50,039	\$29,299,623
-1	-\$240	52	\$14,730	29	\$7,611	20	\$6,969	3	\$150
-	-	11	2,844	2	70	9	2,774	-	-
-1	-\$240	63	\$17,574	31	\$7,681	29	\$9,743	3	\$150

TABLE G-2.—EXHIBIT AND CLASSIFICATION OF ANNUITIES AND SUPPLEMENTARY

NAME OF COMPANY AND KIND OF ANNUITY	IN FORCE DEC. 31, 1935		NEW ISSUES		TRANSFERS FROM INSURANCE ACCOUNT	
	No.	Amount	No.	Amount	No.	Amount
<i>Companies of Other States — Con.</i>						
Shenandoah:—						
Individual	6	\$3,264	26	\$15,258	—	—
Elective	37	6,035	16	18,200	—	—
Supplementary contracts	3	1,262	—	—	—	—
Totals	46	\$10,561	42	\$33,458	—	—
Sun Life (U. S. Branch):—						
Individual	10,381	\$5,319,552	2,373	\$1,294,452	—	—
Group	8,266	4,844,041	63	50,983	—	—
Supplementary contracts	109	53,529	—	—	32	\$19,511
Totals	18,756	\$10,217,122	2,436	\$1,345,435	32	\$19,511
Travelers:—						
Individual	17,653	\$15,235,431	3,170	\$2,381,727	—	—
Group	1,185	149,491	152	162,688	—	—
Supplementary contracts	1,370	666,199	—	—	320	\$162,420
Totals	20,208	\$16,051,121	3,322	\$2,544,415	320	\$162,420
Union Central:—						
Individual	14,647	\$10,819,173	4,694	\$5,814,911	—	—
Group	—	—	—	—	—	—
Supplementary contracts	775	341,172	—	—	217	\$70,712
Totals	15,422	\$11,160,345	4,694	\$5,814,911	217	\$70,712
Union Labor:—						
Individual	51	\$11,821	26	\$10,033	—	—
Group	—	—	—	—	—	—
Supplementary contracts	—	—	—	—	—	—
Totals	51	\$11,821	26	\$10,033	—	—
Union Mutual:—						
Individual	38	\$14,429	25	\$8,380	—	—
Group	—	—	—	—	—	—
Supplementary contracts	62	6,790	—	—	3	\$65
Totals	100	\$21,219	25	\$8,380	3	\$65
United Life and Accident:—						
Individual	—	—	—	—	—	—
Group	—	—	—	—	—	—
Supplementary contracts	4	\$846	—	—	—	—
Totals	4	\$846	—	—	—	—
Totals of other Companies	892,347	\$379,346,122	230,971	\$61,089,995	4,961	\$2,148,493
Grand totals	972,320	\$416,860,903	249,701	\$69,148,546	5,718	\$2,511,182

CONTRACTS INVOLVING LIFE CONTINGENCIES (PAID-FOR BUSINESS) — Concluded

OTHER NET CHANGES		IN FORCE DEC. 31, 1936		INCOME NOW PAYABLE		DEFERRED FULLY PAID		DEFERRED NOT FULLY PAID	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
-	-\$809	32	\$17,713	26	\$15,258	2	\$55	4	\$2,400
-13	-17,730	40	6,505	-	-	1	2,000	39	4,505
-2	-662	1	600	1	600	-	-	-	-
-15	-\$19,201	73	\$24,818	27	\$15,858	3	\$2,055	43	\$6,905
-715	-\$370,743	12,039	\$6,243,261	7,581	\$3,325,182	222	\$97,205	4,236	\$2,820,874
94	378,394	8,423	5,273,418	80	37,360	12	6,986	8,331	5,229,072
-1	-95	140	72,945	140	72,945	-	-	-	-
-622	\$7,556	20,602	\$11,589,624	7,801	\$3,435,487	234	\$104,191	12,567	\$8,049,946
-903	-\$831,650	19,920	\$16,785,508	6,753	\$3,660,185	2,794	\$2,777,072	10,373	\$10,348,251
-8	21,354	1,329	333,533	152	165,504	1,177	168,029	-	-
-21	-20,350	1,669	808,269	473	191,223	1,196	617,046	-	-
-932	-\$830,646	22,918	\$17,927,310	7,378	\$4,016,912	5,167	\$3,562,147	10,373	\$10,348,251
-3,357	-\$4,740,069	15,984	\$11,894,015	2,856	\$1,072,446	2,160	\$1,239,903	10,968	\$9,581,666
-12	-3,154	980	408,730	51	29,206	929	379,524	-	-
-3,369	-\$4,743,223	16,964	\$12,302,745	2,907	\$1,101,652	3,089	\$1,619,427	10,968	\$9,581,666
-11	-\$3,546	66	\$18,308	-	-	-	-	66	\$18,308
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-11	-\$3,546	66	\$18,308	-	-	-	-	66	\$18,308
-1	-\$366	62	\$22,443	62	\$22,443	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-6	-70	59	6,785	40	1,075	19	\$5,710	-	-
-7	-\$436	121	\$29,228	102	\$23,518	19	\$5,710	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	4	\$846	-	-	4	\$846	-	-
-	-	4	\$846	-	-	4	\$846	-	-
-52,001	-\$17,407,406	1,076,278	\$425,177,204	212,660	\$85,665,308	448,036	\$94,426,163	415,582	\$245,085,733
-58,541	-\$20,767,263	1,169,198	\$467,753,368	240,246	\$95,528,618	458,306	\$98,540,630	470,646	\$273,684,120

TABLE H.—POLICIES CEASED DURING 1936, WITH MODE OF TERMINATION
Group Insurance Excluded

NAME OF COMPANY	DEATHS		MATURITY		EXPIRY		SURRENDER		LAPSE		DECREASE		TOTALS	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
ORDINARY BUSINESS														
<i>Massachusetts Companies</i>														
Berkshire	907	\$3,103,867	121	\$231,876	93	\$266,419	2,233	\$4,973,419	1,289	\$4,309,723	—	\$2,870,318	4,643	\$15,755,622
Boston Mutual	215	218,332	142	98,403	105	17,329	775	609,377	2,987	2,800,582	—	274,564	4,131	4,018,587
Columbian National	556	1,829,211	151	283,885	102	231,717	1,644	4,399,561	2,365	6,252,499	1	2,056,948	4,822	15,053,371
John Hancock Mutual	9,778	18,857,601	2,660	2,679,085	4,861	7,736,371	34,001	45,946,612	51,877	72,089,634	18	24,626,294	103,195	171,935,597
Loyal	—	—	—	—	—	—	—	—	91	113,500	—	4,500	91	118,000
Massachusetts Mutual	4,431	17,936,407	1,148	3,240,938	3,855	11,956,931	15,541	59,711,808	7,551	25,054,141	1	6,130,748	32,527	134,030,973
Massachusetts Protective	106	177,514	—	—	4	10,925	236	376,112	1,406	2,218,148	—	349,528	1,752	3,132,227
Ministers Mutual	22	21,222	40	18,597	7	9,109	48	54,296	39	63,100	—	40,090	157	206,414
Monarch	39	64,564	1	4,000	33	114,322	215	363,266	559	1,031,222	—	248,231	846	1,825,605
New England Mutual	3,162	13,961,737	890	1,501,940	2,049	6,277,489	7,112	24,152,054	5,458	19,566,923	1,095	18,096,579	19,766	83,556,732
Paul Revere	37	47,838	—	—	1	2,500	59	63,397	3,391	3,167,112	—	116,934	3,397	3,397,781
Savings Banks ³	456	399,164	429	266,948	253	105,428	2,178	1,884,571	206	167,550	69	365,769	3,591	3,189,430
State Mutual	1,707	6,751,864	461	822,516	1,056	3,665,955	2,793	11,374,885	2,303	5,997,076	528	6,550,805	9,848	35,162,901
Totals of Mass. Com- panies	21,416	\$63,369,321	6,043	\$9,148,188	12,329	\$30,394,495	67,837	\$153,909,158	79,522	\$142,830,760	1,710	\$61,731,308	188,857	\$461,383,230
<i>Companies of Other States</i>														
Acacia Mutual	1,236	\$2,859,983	51	\$72,152	232	\$850,712	3,888	\$8,757,176	6,728	\$19,272,457	—	\$1,248,444	12,135	\$33,060,024
Aetna	5,980	24,800,833	1,560	3,431,740	18,523	30,027,256	14,397	63,528,754	19,643	54,553,343	—	9,114,540	60,103	185,456,466
Bankers National	540	442,976	1	10,000	19,543	1,038,978	1,295	1,303,199	53,522	28,002,566	—	3,322,857	74,901	34,120,576
Connecticut General	1,592	8,555,834	785	1,579,591	1,169	4,947,375	5,076	28,135,418	8,297	23,416,673	—	3,646,032	16,919	70,280,977
Continental Mutual	2,331	1,096,408	568	2,186,987	1,898	4,520,737	6,841	29,141,123	6,755	19,114,909	—	2,808,788	18,393	66,820,173
Continental American	209	1,096,408	78	137,937	134	2,943,516	771	3,253,871	916	4,992,878	4	1,522,159	2,112	13,946,769
Equitable of Iowa	1,435	3,032,460	411	743,015	1,234	5,539,231	6,814	12,689,879	5,629	13,204,791	—	4,987,032	15,523	41,096,408
Equitable of New York	14,645	54,168,389	4,500	7,030,957	32,168	80,554,748	34,855	110,487,987	36,225	81,232,055	—	25,507,811	122,393	358,981,949
Farmers and Traders	120	197,355	38	35,134	263	369,006	364	488,820	1,077	1,369,511	—	138,956	1,862	2,598,782
Fidelity Mutual	1,209	4,135,191	497	1,105,341	1,585	3,962,183	2,371	7,376,129	2,592	7,472,517	29	2,467,987	8,283	26,519,248
Guardian	1,174	4,335,488	398	599,525	2,590	8,504,399	4,182	12,906,788	4,287	10,015,436	12	3,963,775	12,634	40,325,411
Home	1,138	3,778,200	294	555,057	1,661	3,833,368	2,824	4,404,268	1,525	5,597,113	—	4,559,503	7,442	26,763,509
Metropolitan	45,852	75,031,256	46,315	34,239,999	43,535	68,386,706	1,668,039	264,320,801	295,651	366,828,077	—	74,068,032	539,392	862,874,871
Morris Plan	215	57,426	—	—	53,507	8,949,456	94	161,750	94	161,750	—	—	81,016	9,158,632
Mutual	14,078	51,149,074	2,404	4,611,112	16,291	36,439,800	28,341	107,847,217	19,899	45,568,551	—	3,262,020	83,013	248,877,574
Mutual Benefit	6,498	27,245,839	1,196	2,468,985	12,943	51,716,617	5,065	14,320,300	5,065	14,320,300	23	14,645,866	33,932	131,399,633
National Trust	1,206	8,865,461	226	194,688	2,653	7,732,448	3,561	13,732,448	3,561	13,732,448	—	2,423,487	7,070	12,797,624
National	1,978	5,962,466	403	665,291	1,214	2,177,226	4,504	14,480,055	2,019	6,062,713	844	6,633,137	10,962	35,880,838
New York	2,251	67,172,756	9,208	17,492,547	37,830	80,161,884	49,243	118,448,283	57,480	101,738,500	—	26,649,476	176,572	431,659,476
North American	248	2,346,960	6	93,500	222	943,400	220	2,928,280	3,523	8,956,500	—	2,583,400	4,219	17,867,700

Northwestern Mutual .	10,815	43,798,272	1,159	2,724,825	14,651	42,304,275	10,823	35,155,470	-	13,410,681	54,401	205,979,490
Penn Mutual .	5,085	23,833,454	828	1,920,925	6,261	16,387,877	9,888	42,867,355	2,289	12,897,169	38,415	143,260,774
Phoenix Mutual .	1,745	5,908,901	269	595,301	1,383	3,016,196	4,719	8,709,076	50	2,799,523	10,854	34,320,774
Provident Mutual .	1,994	8,218,711	1,982	3,799,918	579	2,644,954	8,475	28,435,246	3,892	13,948,118	16,922	65,568,658
Prudential .	42,662	63,406,148	16,655	17,751,058 ¹	276,465	195,645,496	97,168	149,162,285	162,947	248,416,112	595,897	685,844,289
Security Mutual .	476	959,221	91	108,972	721	1,146,724	1,643	3,372,750	2,603	5,926,932	5,550	12,351,433
Shenandoah	182	467,207	16	25,391	307	526,295	575	1,087,405	3,177	5,483,496	4,257	8,167,402
Sun Life (U. S. Branch)	1,905	9,756,387	657	1,247,859	5,543	15,479,088	6,434	23,154,207	7,100	20,014,801	23,122	85,551,945
Travelers .	6,163	27,085,497	2,008	4,157,288 ¹	5,588	19,243,929	18,549	87,572,683	16,347	47,394,445	48,667	185,433,842
Union Central .	3,801	16,043,038	758	1,386,580 ¹	4,784	11,813,923	8,979	33,290,034	5,965	25,295,309	24,287	96,187,503
Union Labor .	33	1,003,000	-	210,402 ¹	110	21,950	73	180,594	282	473,700	3,588	782,629
Union Mutual .	563	1,200,480	152	210,402 ¹	662	1,447,508	1,017	2,153,014	1,063	1,984,864	3,899	8,220,449
United Life & Accident	173	348,908	33	42,000	272	524,000	624	1,063,733	1,083	1,989,942	2,185	4,078,537
Totals of other States	199,454	\$548,309,732	93,547	\$111,249,967	559,294	\$675,562,488	524,618	\$1,306,634,326	706,522	\$1,274,821,694	2,087,627	\$4,196,282,969
Grand totals .	220,870	\$611,679,053	99,590	\$120,398,155	571,623	\$705,956,983	592,455	\$1,460,543,484	786,044	\$1,417,652,454	2,276,484	\$4,657,606,199
INDUSTRIAL BUSINESS												
Boston Mutual .	1,936	\$457,629	967	\$129,675	1,462	\$359,487	9,819	\$2,181,694	59,782	\$15,912,740	73,966	\$19,041,225
Columbian National .	8	1,851	-	-	-	-	7	1,377	1	105	16	4,219
Guardian .	15	2,087	-	-	-	-	13	1,210	-	-	28	3,359
John Hancock Mutual .	67,901	15,381,551	9,821	1,071,182	37,668	10,603,360	276,940	70,532,595	715,055	183,334,822	1,107,385	280,923,510
Metropolitan .	338,348	62,766,291	134,853	15,166,177	23,590	4,829,282	1,503,897	331,028,710	1,922,598	519,362,462	3,923,286	996,483,211
Morris Plan .	60	14,370	-	-	7,942	1,332,183	-	-	-	-	8,002	1,346,553
Prudential .	245,406	56,565,283	81,422	10,192,454	1,517,678	423,994,410	1,323,733	361,922,904	392,019	126,469,552	3,560,258	982,997,000
Totals .	653,674	\$135,189,062	227,063	\$26,559,488	1,588,340	\$440,618,722	3,114,409	\$765,668,490	3,089,455	\$845,079,681	8,672,941	\$2,280,799,077

¹ Includes disability payments.² Policy year ends October 31.³ Includes transfers from U. S. Branch.

Northwestern Mutual	22,015	93,105,840	954	3,089,413	1,165	5,233,015	21,804	91,921,338	3,095,104	1,654,875
Penn Mutual	12,303	43,260,520	964	3,107,583	997	3,790,383	13,270	44,573,720	1,773,879	603,548
Phoenix Mutual	12,834	43,693,934	1,856	6,961,758	1,384	5,262,575	13,306	45,393,117	2,233,821	312,388
Provident Mutual	11,808	43,313,023	724	3,113,731	1,047	3,632,910	11,545	42,893,844	1,260,059	329,539
Prudential	166,686	249,648,790	21,994	33,812,863	21,729	24,612,852	166,951	258,848,801	9,725,429	3,475,706
Security Mutual	1,103	2,818,105	304	857,898	274	831,692	1,133	2,844,311	101,382	29,500
Shenandoah	35	144,103	9	13,993	5	43,598	39	114,498	3,463	31,148
Sun Life (U. S. Branch)	8,614	49,723,536	1,108	5,240,354	871	4,782,550	8,851	50,181,340	2,208,972	478,460
Travelers	20,232	87,215,194	1,635	7,810,654	1,358	6,005,597	20,509	89,020,251	4,820,110	1,098,534
Union Central	7,536	31,386,644	806	3,431,629	822	3,229,049	7,520	31,588,624	1,384,706	478,504
Union Labor	318	344,042	114	79,015	130	43,950	302	379,107	15,045	3,000
United Mutual	2,190	6,632,292	258	633,063	248	661,975	2,200	6,604,380	222,661	126,276
United Life and Accident	2,021	4,346,502	214	561,755	276	587,040	1,959	4,321,217	145,266	100,264
Totals of Other States	971,031	\$2,206,485,199	106,132	\$223,621,644	97,775	\$191,931,116	979,388	\$2,238,175,727	\$88,816,403	\$31,303,637
Grand Totals	1,438,267	\$3,121,579,655	165,811	\$326,158,816	131,896	\$264,178,704	1,472,183	\$3,183,559,767	\$127,359,204	\$43,103,012
INDUSTRIAL BUSINESS										
Boston Mutual	189,561	\$45,055,782	71,079	\$18,858,554	64,014	\$16,475,636	196,626	\$47,438,700	\$2,022,935	\$373,702
Columbian National	113	19,519	—	—	7	56,064,326	1,364,111	337,943,270	14,424,209	3,795,560
John Hancock Mutual	1,319,447	321,894,900	267,996	72,117,696	223,332	68,310,123	2,236,963	495,336,574	23,396,810	6,334,198
Metropolitan	2,245,081	481,841,799	259,501	81,804,898	267,619	1,340,553	13,726	2,488,270	19,559	14,370
Morris Plan	7,932	1,359,368	13,756	2,402,455	8,002	4,365,344	909,627	272,268,758	9,239,894	2,903,723
Prudential	908,035	264,334,687	140,476	52,289,415	144,884	44,365,344	909,627	272,268,758	9,239,894	2,903,723
Totals	4,670,209	\$1,114,496,055	758,808	\$227,563,018	707,858	\$186,562,973	4,721,159	\$1,155,499,100	\$49,104,233	\$13,427,282
GROUP INSURANCE										
Aetna	171	\$46,999,169	8	\$9,825,230	8	\$2,292,610	171	\$54,531,789	\$621,376	\$371,892
Bankers National	—	—	—	260,330	—	40,030	—	220,300	1,500	—
Connecticut General	58	9,353,450	9	4,625,499	4	1,522,702	63	12,486,247	162,555	118,400
Equitable of New York	74	26,144,459	9	4,355,878	7	4,266,037	76	26,233,300	453,496	338,157
John Hancock Mutual	128	57,604,625	7	11,295,963	7	9,407,407	131	56,493,181	755,740	475,560
Metropolitan	97	102,915,150	7	22,144,310	6	14,832,910	98	110,226,550	1,277,369	874,043
Prudential	39	16,090,634	9	5,604,006	11	3,961,895	37	17,702,745	222,952	221,182
Savings Banks	62	11,549,350	4	2,131,000	2	1,289,900	64	12,390,450	236,649	98,900
Sun Life (U. S. Branch)	3	452,781	4	336,445	—	74,162	7	715,064	8,342	6,500
Travelers	158	51,168,933	13	10,567,548	9	3,960,928	162	57,775,553	577,347	398,010
Union Labor	3	241,000	1	2,209,000	—	124,500	4	2,325,500	35,340	29,500
Totals	793	\$322,519,551	71	\$73,355,209	51	\$41,773,081	813	\$354,101,679	\$4,352,666	\$2,931,144

¹ Includes increases and revivals.² Policy year ends October 31.

TABLE J.—ANNUAL DIVIDENDS PAID POLICYHOLDERS

Showing the premium charged, the dividend paid and the net cost for the year 1936, of an ordinary life policy for \$1,000 issued at age 45 in the years given below. Where no figures appear, the company has no policy that fulfills the conditions.

NAME OF COMPANY	ISSUED IN 1935			ISSUED IN 1934			ISSUED IN 1933			ISSUED IN 1932			ISSUED IN 1931			ISSUED IN 1926		
	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost
Acacia Mutual	—	—	—	\$30.01	\$.97	\$29.04	\$30.01	\$1.05	\$28.96	\$30.01	\$1.14	\$28.87	\$30.01	\$1.22	\$28.79	—	—	—
Aetna	\$35.43	\$5.25	\$30.18	35.43	5.34	30.09	35.43	5.44	29.99	35.43	5.53	29.90	35.43	5.63	29.80	\$35.43	\$6.16	\$29.27
Bankers National	37.20	1.73	35.47	37.20	3.46	33.74	37.20	3.82	33.38	37.20	4.18	33.02	37.20	4.54	32.66	—	—	—
Benishure	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	37.09	2.98	34.11
Boston Mutual	—	—	—	—	—	—	—	—	—	—	—	—	37.40	3.41	33.99	37.40	4.86	32.54
Columbian National	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Connecticut General	36.12	3.54	32.58	36.12	3.63	32.49	36.12	3.75	32.37	36.12	3.85	32.27	36.12	3.96	32.16	33.27	2.54	30.73
Continental Mutual	37.08	4.71	32.37	37.08	4.87	32.21	37.08	5.05	32.03	37.08	5.24	31.84	37.08	5.43	31.65	37.08	6.38	30.70
Continental American	31.12	1.45	29.67	31.12	1.45	29.67	31.12	1.52	29.60	31.12	1.59	29.53	31.12	1.65	29.47	31.12	2.01	29.11
Equitable of Iowa	37.08	5.86	31.22	37.36	6.70	30.66	37.36	6.79	30.57	37.36	6.92	30.44	37.36	7.06	30.30	37.36	7.58	29.78
Equitable of New York	—	—	—	39.55	6.36	33.19	39.55	6.47	33.08	39.55	6.58	32.97	39.55	6.68	32.86	39.55	7.51	32.04
Farmers and Traders	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Fidelity Mutual	37.23	4.66	32.57	32.14	2.74	29.40	32.14	2.81	29.33	32.14	2.90	29.24	32.14	3.01	29.13	37.01	6.14	30.87
Guardian	37.08	5.02	32.06	37.08	5.10	31.98	37.08	5.19	31.89	37.08	5.28	31.80	37.08	5.38	31.70	37.08	5.86	31.22
Home	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	36.86	5.65	31.21
John Hancock Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Loyal	37.09	4.64	32.45	37.09	4.76	32.33	37.09	4.87	32.22	37.09	5.00	32.09	37.09	5.12	31.97	37.09	5.94	31.15
Massachusetts Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Metropolitan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Monarch	—	—	—	31.06	.61	30.45	31.06	1.09	29.97	31.06	1.56	29.50	31.06	2.02	29.04	—	—	—
Monarch Plan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Morris Plan	39.55	6.65	32.90	39.55	6.75	32.80	39.55	6.85	32.70	39.55	6.96	32.59	39.55	7.07	32.48	39.55	7.81	31.74
Mutual	37.08	4.69	32.39	37.08	4.81	32.27	37.08	4.94	32.14	37.08	5.07	32.01	37.08	5.22	31.86	37.08	6.23	30.85
Mutual Benefit	36.71	3.81	32.90	36.71	4.00	32.71	36.71	4.19	32.52	36.71	4.37	32.34	36.71	4.59	32.12	36.71	5.73	30.98
National Trust	37.09	6.75	30.34	37.09	6.84	30.25	37.09	6.94	30.15	37.09	7.05	30.04	37.09	7.15	29.94	37.09	7.69	29.40
National	38.00	6.34	31.66	38.00	6.47	31.53	38.00	6.61	31.39	38.00	6.77	31.23	38.00	6.93	31.07	38.00	8.21	29.79
New England Mutual	—	—	—	39.55	7.00	32.55	39.55	7.10	32.45	39.55	7.20	32.35	39.55	7.31	32.24	39.55	8.07	27.48
New York	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
North American	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Northwestern Mutual	37.82	8.21	29.61	37.82	8.40	29.42	37.82	8.60	29.22	37.82	8.79	29.03	37.82	9.00	28.82	37.82	10.10	27.72
Paul Revere	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Penn Mutual	38.83	6.22	32.61	37.08	5.51	31.57	37.08	5.65	31.43	37.08	5.81	31.27	37.08	5.98	31.10	37.08	7.04	30.04
Phoenix Mutual	—	—	—	38.83	6.39	32.44	38.83	6.56	32.27	38.83	6.74	32.09	38.83	6.92	31.91	38.83	7.88	30.95
Provident Mutual	32.61	2.65	29.96	32.61	2.78	29.83	32.61	2.93	29.68	32.61	3.09	29.52	32.61	3.28	29.33	32.61	3.43	29.15
Prudential	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	34.30	4.76	29.54

Pt. II.

Savings Banks ^{1,4}	34.74	6.60	28.14	34.74	8.40	26.34	34.74	9.74	25.00	34.74	10.64	24.10	34.74	11.09	23.65	34.74	11.33	23.41
Savings Banks ^{2,4}	34.74	11.09	23.65	34.74	6.71	28.03	34.74	8.72	26.02	34.74	10.23	24.51	34.74	11.24	23.50	-	-	-
Savings Banks ^{3,4}	34.74	6.71	28.03	34.74	-	-	34.74	-	-	34.74	-	-	34.74	-	-	-	-	-
Security Mutual	-	-	-	39.16	2.14	37.02	39.16	2.30	36.86	39.16	2.47	36.69	39.16	2.63	36.53	39.16	3.51	35.65
Shenandoah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Mutual	37.08	4.75	32.33	37.08	4.85	32.23	37.08	4.98	32.10	37.08	5.12	31.96	37.08	5.27	31.81	37.08	6.18	30.90
Sun Life (U. S. Branch)	-	-	-	38.90	5.08	33.82	38.90	5.27	33.63	38.90	5.46	33.44	38.90	7.08	31.82	38.90	6.88	32.04
Travelers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Union Central	36.60	4.22	32.38	35.02	4.03	30.99	35.02	4.06	30.96	35.02	4.11	30.91	35.02	4.18	30.84	35.02	4.61	30.41
Union Labor	-	-	-	-	-	-	37.02	2.74	34.28	37.02	2.89	34.13	34.79	3.05	31.74	34.79	3.17	31.51
Union Mutual	37.23	3.56	33.67	37.23	3.75	33.48	37.23	3.96	33.27	37.23	4.17	33.06	37.23	4.40	32.83	37.23	5.72	31.51
United Life and Accident	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Except as noted in (2) and (3) below.² Beverly.³ Plymouth.⁴ Policy year ends October 31.

TABLE K.—ANNUAL DIVIDENDS PAID POLICYHOLDERS

Showing the premium charged, the dividend paid and the net cost for the year 1936, of a 20-payment life policy for \$1,000 issued at age 45 in the years given below. Where no figures appear, the company has no policy that fulfills the conditions.

NAME OF COMPANY	ISSUED IN 1935			ISSUED IN 1934			ISSUED IN 1933			ISSUED IN 1932			ISSUED IN 1931			ISSUED IN 1926		
	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost
Acacia Mutual	—	—	—	\$37.59	\$.99	\$36.60	\$37.59	\$1.10	\$36.49	\$37.59	\$1.22	\$36.37	\$37.59	\$1.34	\$36.25	—	—	—
Aetna	\$42.99	\$5.34	\$37.65	42.99	5.46	37.53	42.99	5.59	37.40	42.99	5.73	37.26	42.99	5.87	37.12	\$42.99	\$6.03	\$36.36
Bankers National	45.06	1.98	43.08	45.06	4.00	41.06	45.06	4.46	40.60	45.06	4.92	40.14	45.06	5.41	39.65	—	—	—
Berkshire	45.69	2.05	43.64	45.69	2.09	43.60	45.69	2.09	43.60	45.69	2.26	43.43	45.69	2.44	43.25	45.69	3.40	42.29
Boston Mutual	—	—	—	44.75	2.79	41.96	44.75	3.07	41.68	44.75	3.36	41.39	44.75	3.67	41.08	44.75	5.39	39.36
Columbian National	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Connecticut General	43.85	3.54	40.31	43.85	3.68	40.17	43.85	3.82	40.03	43.85	3.97	39.88	43.85	4.13	39.72	43.85	4.97	38.86
Continental Mutual	44.82	4.11	40.71	44.82	4.35	40.47	44.82	4.59	40.23	44.82	4.85	39.97	44.82	5.10	39.72	44.82	6.48	38.34
Continental American	—	—	—	39.11	1.27	37.84	39.11	1.37	37.74	39.11	1.46	37.65	39.11	1.56	37.55	40.76	2.09	38.67
Equitable of Iowa	45.73	6.01	39.72	45.26	6.91	38.35	45.26	7.02	38.24	45.26	7.14	38.12	45.26	7.28	37.98	45.26	7.77	37.49
Equitable of New York	—	—	—	48.52	6.88	41.64	48.52	7.04	41.48	48.52	7.22	41.30	48.52	7.44	41.12	48.52	8.70	39.82
Farmers and Traders	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Fidelity Mutual	45.89	4.89	41.00	45.64	5.47	40.17	45.64	5.67	39.97	45.64	5.85	39.79	45.64	6.07	39.57	45.64	7.16	38.48
Guardian	45.73	5.29	40.44	45.73	5.41	40.32	45.73	5.54	40.19	45.73	5.67	40.06	45.73	5.80	39.93	45.73	6.52	39.21
Home	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
John Hancock Mutual	—	—	—	42.46	3.91	38.55	42.46	4.05	38.41	42.46	4.19	38.27	42.46	4.35	38.11	44.92	6.57	38.35
Loyal	—	—	—	45.69	4.97	40.72	45.69	5.17	40.52	45.69	5.38	40.31	45.69	5.60	40.09	45.69	6.98	38.71
Massachusetts Mutual	45.69	4.79	40.90	—	—	—	41.42	3.66	37.76	41.42	3.80	37.62	41.42	4.94	36.48	41.42	7.25	34.17
Massachusetts Protective	—	—	—	—	—	—	40.46	1.22	39.24	40.46	1.72	38.74	40.46	2.20	38.26	40.46	2.66	37.80
Metropolitan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Ministers Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Monarch	—	—	—	40.46	.71	39.75	40.46	1.22	39.24	40.46	1.72	38.74	40.46	2.20	38.26	40.46	2.66	37.80
Morris Plan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mutual	48.52	7.62	40.90	48.52	7.74	40.78	48.52	7.85	40.67	48.52	7.98	40.54	48.52	8.10	40.42	48.52	8.89	39.63
Mutual Benefit	45.73	4.73	41.00	45.73	4.93	40.80	45.73	5.14	40.59	45.73	5.36	40.37	45.73	5.60	40.13	45.73	7.14	38.59
Mutual Trust	44.18	4.01	40.17	44.18	4.25	39.93	44.18	4.49	39.69	44.18	4.73	39.43	44.18	5.02	39.16	44.18	6.52	37.66
National	45.54	6.70	38.84	45.54	6.84	38.70	45.54	6.97	38.54	45.54	7.11	38.43	45.54	7.26	38.28	45.54	8.05	37.49
New England Mutual	46.50	6.40	40.10	46.50	6.61	39.89	46.50	6.81	39.69	46.50	7.05	39.45	46.50	7.29	39.21	46.50	9.05	37.45
New York	—	—	—	48.52	7.50	41.02	48.52	7.79	40.73	48.52	8.08	40.44	48.52	8.38	40.14	48.52	9.71	34.81
North American	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Northwestern Mutual	46.57	8.67	37.90	46.57	8.94	37.63	46.57	9.23	37.34	46.57	9.51	37.06	46.57	9.81	36.76	46.57	11.47	35.10
Paul Revere	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Penn Mutual	—	—	—	45.73	5.29	40.44	45.73	5.50	40.23	45.73	5.73	40.00	45.73	5.98	39.75	45.73	7.58	38.15
Phoenix Mutual	—	—	—	47.19	6.45	40.74	47.19	6.69	40.50	47.19	6.93	40.26	47.19	7.19	40.00	47.19	8.58	38.61
Provident Mutual	39.83	2.62	37.21	39.83	2.79	37.04	39.83	2.98	36.85	39.83	3.17	36.66	39.83	3.39	36.44	42.99	7.89	35.10
Prudential	—	—	—	41.18	3.49	37.69	41.18	3.64	37.54	41.18	3.80	37.38	41.18	3.96	37.22	41.18	5.37	36.35

Pt. II.

Savings Banks ^{1,4}	.	.	43.50	7.66	35.84	43.50	9.72	33.78	43.50	11.26	32.24	43.50	12.29	31.21	43.50	12.80	30.70	43.50	12.91	30.59
Savings Banks ^{2,4}	.	.	43.50	12.80	30.70	43.50	7.79	35.71	43.50	10.14	33.36	43.50	11.90	31.60	43.50	13.07	30.43	43.50	—	—
Savings Banks ^{2,4}	.	.	43.50	7.79	35.71	43.50	—	—	43.50	—	—	43.50	—	—	43.50	—	—	43.50	—	—
Security Mutual	.	.	—	—	—	48.08	2.43	45.65	48.08	2.65	45.43	48.08	2.88	45.20	48.08	3.11	44.97	48.08	4.34	43.74
Shenandoah	.	.	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State Mutual	.	.	45.53	—	—	45.53	5.06	40.47	45.53	5.25	40.28	45.53	5.46	40.07	45.53	5.69	39.84	45.53	7.07	38.46
Sun Life (U. S. Branch)	.	.	47.20	—	—	47.20	5.19	42.01	47.20	5.45	41.75	47.20	5.72	41.48	47.20	7.49	39.71	47.20	7.74	39.46
Travelers	.	.	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Union Central	.	.	45.05	4.36	40.69	42.41	4.13	38.28	42.41	4.17	38.24	42.41	4.21	38.20	42.41	4.28	38.13	42.41	4.73	37.68
Union Labor	.	.	—	—	—	43.31	—	—	43.31	2.75	40.56	43.31	2.91	40.40	41.34	3.07	38.27	—	—	—
Union Mutual	.	.	45.91	3.68	42.23	45.91	3.93	41.98	45.91	4.19	41.72	45.91	4.47	41.44	45.91	4.76	41.15	45.91	6.36	39.55
United Life and Accident	.	.	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹ Except as noted in (2) and (3) below.² Beverly.³ Plymouth.⁴ Policy year ends October 31.

TABLE L.—ANNUAL DIVIDENDS PAID POLICYHOLDERS

Showing the premium charged, the dividend paid and the net cost for the year 1936, of a 20-year endowment policy for \$1,000 issued at age 45 in the years given below. Where no figures appear, the company has no policy that fulfills the conditions.

NAME OF COMPANY	ISSUED IN 1935			ISSUED IN 1934			ISSUED IN 1933			ISSUED IN 1932			ISSUED IN 1931			ISSUED IN 1926		
	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost	Premium	Dividend	Net Cost
Acacia Mutual	\$52.01	\$5.44	\$46.57	\$45.60	\$1.04	\$44.56	\$45.60	\$1.18	\$44.42	\$45.60	\$1.34	\$44.26	\$45.60	\$1.51	\$44.09	\$45.60	\$2.81	\$42.79
Aetna	54.88	2.34	52.54	52.01	5.60	46.41	52.01	5.78	46.23	52.01	5.96	46.05	52.01	6.15	45.86	52.01	7.19	44.82
Bankers National	54.15	2.16	51.99	54.15	2.21	51.94	54.15	2.21	51.94	54.15	2.41	49.74	54.15	2.62	51.33	54.15	3.80	50.35
Berkshire	54.15	2.16	51.99	54.15	2.21	51.94	54.15	2.21	51.94	54.15	2.41	49.74	54.15	2.62	51.33	54.15	3.80	50.35
Boston Mutual	54.15	2.16	51.99	54.15	2.21	51.94	54.15	2.21	51.94	54.15	2.41	49.74	54.15	2.62	51.33	54.15	3.80	50.35
Columbian	54.15	2.16	51.99	54.15	2.21	51.94	54.15	2.21	51.94	54.15	2.41	49.74	54.15	2.62	51.33	54.15	3.80	50.35
Connecticut General	53.06	3.54	49.52	53.06	3.72	49.34	53.06	3.92	49.14	53.06	4.12	48.94	53.06	4.32	48.74	53.06	5.49	47.55
Continental Mutual	53.88	5.44	48.44	53.88	5.74	48.14	53.88	6.06	47.82	53.88	6.38	47.50	53.88	6.71	47.17	53.88	8.51	45.37
Continental American	54.30	6.12	48.10	54.30	6.33	47.67	54.30	6.58	47.11	54.30	6.84	46.84	54.30	7.11	46.55	54.30	8.84	44.33
Equitable of Iowa	54.30	6.12	48.10	54.30	6.33	47.67	54.30	6.58	47.11	54.30	6.84	46.84	54.30	7.11	46.55	54.30	8.84	44.33
Equitable of New York	57.34	7.41	49.93	57.34	7.63	49.71	57.34	7.87	49.47	57.34	8.11	49.24	57.34	8.36	49.00	57.34	9.88	47.46
Farmers and Traders	54.40	5.13	49.27	54.40	5.36	49.12	54.40	5.60	48.90	54.40	5.84	48.66	54.40	6.08	48.41	54.40	7.99	46.99
Fidelity Mutual	54.22	5.56	48.66	54.22	5.72	48.50	54.22	5.98	48.34	54.22	6.24	48.08	54.22	6.50	47.82	54.22	8.41	46.28
Guardian	54.22	4.26	49.96	54.22	4.53	49.69	54.22	4.83	49.39	54.22	5.15	49.07	54.22	5.47	48.75	54.22	7.94	46.28
Home	51.52	4.24	47.28	51.52	4.42	47.10	51.52	4.62	46.90	51.52	4.82	46.70	51.52	5.02	46.50	51.52	7.08	46.85
John Hancock Mutual	54.15	5.25	48.90	54.15	5.52	48.63	54.15	5.81	48.34	54.15	6.08	48.08	54.15	6.36	47.82	54.15	8.03	46.12
Loyal	54.15	5.25	48.90	54.15	5.52	48.63	54.15	5.81	48.34	54.15	6.08	48.08	54.15	6.36	47.82	54.15	8.03	46.12
Massachusetts Mutual	54.15	5.25	48.90	54.15	5.52	48.63	54.15	5.81	48.34	54.15	6.08	48.08	54.15	6.36	47.82	54.15	8.03	46.12
Metropolitan	48.84	4.7	48.37	48.84	4.99	48.16	48.84	5.25	47.90	48.84	5.52	47.63	48.84	5.78	47.35	48.84	7.15	47.07
Ministers Mutual	48.84	4.7	48.37	48.84	4.99	48.16	48.84	5.25	47.90	48.84	5.52	47.63	48.84	5.78	47.35	48.84	7.15	47.07
Monarch	56.69	8.07	48.62	56.69	8.21	48.48	56.69	8.33	48.36	56.69	8.47	48.22	56.69	8.62	48.07	56.69	9.45	47.24
Morris Plan	54.22	4.78	49.44	54.22	5.06	49.16	54.22	5.34	48.88	54.22	5.62	48.60	54.22	5.90	48.32	54.22	7.44	46.19
Mutual Benefit	53.03	4.25	48.78	53.03	4.55	48.48	53.03	4.87	48.16	53.03	5.19	47.84	53.03	5.53	47.50	53.03	7.44	46.19
National Trust	53.84	6.63	47.21	53.84	6.90	46.86	53.84	7.17	46.67	53.84	7.44	46.48	53.84	7.72	46.29	53.84	9.45	47.24
New England Mutual	54.80	6.46	48.34	54.80	6.73	48.07	54.80	7.01	47.79	54.80	7.33	47.47	54.80	7.66	47.16	54.80	9.87	44.93
New York	57.34	7.91	49.43	57.34	8.21	49.22	57.34	8.47	48.95	57.34	8.74	48.66	57.34	9.01	48.37	57.34	11.11	42.23
North American	55.15	9.11	46.04	55.15	9.46	45.69	55.15	9.83	45.32	55.15	10.21	44.94	55.15	10.60	44.55	55.15	12.80	42.35
Northwestern Mutual	54.41	5.80	48.61	54.41	6.08	48.33	54.41	6.36	48.05	54.41	6.64	47.77	54.41	6.92	47.49	54.41	8.56	45.85
Paul Revere	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.54	44.92	48.44	3.82	44.64	48.44	5.21	43.41
Penn Mutual	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.54	44.92	48.44	3.82	44.64	48.44	5.21	43.41
Phoenix Mutual	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.54	44.92	48.44	3.82	44.64	48.44	5.21	43.41
Provident Mutual	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.54	44.92	48.44	3.82	44.64	48.44	5.21	43.41
Prudential	48.44	2.78	45.66	48.44	3.01	45.43	48.44	3.26	45.18	48.44	3.54	44.92	48.44	3.82	44.64	48.44	5.21	43.41

Pt. II.

Savings Banks ^{1,4}	50.86	7.01	43.85	50.86	8.86	42.00	50.86	10.25	40.61	50.86	11.18	39.68	50.86	11.64	39.22	50.86	11.59	39.27
Savings Banks ^{2,4}	50.86	11.64	39.22	50.86	7.15	43.71	50.86	9.39	41.47	50.86	11.06	39.80	50.86	12.18	38.68	50.86	—	—
Savings Banks ^{3,4}	50.86	7.15	43.71	50.86	2.43	53.64	56.07	2.65	53.42	56.07	2.88	53.19	56.07	3.11	52.96	56.07	4.48	51.59
Security Mutual	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shenandoah	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State Mutual	53.84	5.02	48.82	53.84	5.24	48.60	53.84	5.50	48.34	53.84	5.80	48.04	53.84	6.11	47.73	53.84	7.91	45.93
Sun Life (U. S. Branch)	—	—	—	55.55	4.97	50.58	55.55	5.31	50.24	55.55	5.67	49.88	55.55	7.55	48.00	55.55	8.42	47.13
Travelers	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Union Central	53.36	4.50	48.86	51.22	4.23	46.99	51.22	4.28	46.94	51.22	4.35	46.85	51.22	4.42	46.80	51.22	4.85	46.37
Union Labor	—	—	—	50.34	—	—	50.34	2.76	47.58	50.34	2.93	47.41	49.52	3.11	46.41	—	—	—
Union Mutual	—	—	—	54.44	4.11	50.33	54.44	4.42	50.02	54.44	4.76	49.68	54.44	5.11	49.33	54.44	7.00	47.44
United Life and Accident	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹ Except as noted in (2) and (3) below.² Beverly.³ Plymouth.⁴ Policy year ends October 31.

TABLE M.—SOURCES OF GAIN OR LOSS IN

NAME OF COMPANY	Loading on Premiums	Per Cent of Loading to Gross Pre- miums	Insurance Expenses Incurred	Gain from Loading	Per Cent of Expenses to Gross Pre- miums	Net Income from Interest and Rents
1 Acacia Mutual . . .	\$1,208,839	12. 15	\$2,494,624	\$-1,285,785	25. 08	\$2,581,139
2 Aetna . . .	5,742,171	6. 72	12,395,089	-6,652,918	14. 50	18,294,817
3 Bankers National . . .	367,157	21. 06	695,002	-327,845	39. 86	215,936
4 Berkshire . . .	1,224,426	17. 72	1,420,694	-196,268	20. 56	1,887,806
5 Boston Mutual . . .	{197,905 ²	22. 47 ²	231,619 ²	-33,714 ²	26. 29 ²	409,117
	{859,374 ³	37. 67 ³	1,017,989 ³	-158,615 ³	44. 62 ³	
6 Columbian National . . .	396,527	8. 50	1,085,861	-689,334	23. 30	1,646,343
7 Connecticut General . . .	3,518,442	10. 42	5,154,763	-1,636,321	15. 27	7,206,697
8 Connecticut Mutual . . .	6,052,339	16. 04	6,016,225	36,114	15. 94	9,900,396
9 Continental American . . .	488,618	15. 43	748,181	-259,563	23. 63	738,936
10 Equitable of Iowa . . .	3,738,500	19. 30	3,497,580	240,920	18. 05	5,453,977
11 Equitable of New York . . .	44,380,024	15. 14	33,503,061	10,876,963	11. 43	63,243,647
12 Farmers and Traders . . .	67,383	6. 52	287,649	-220,266	27. 83	262,461
13 Fidelity Mutual . . .	2,456,732	18. 65	2,434,908	21,824	18. 48	3,956,849
14 Guardian . . .	3,046,645	18. 60	3,065,096	-18,451	18. 70	3,240,044
15 Home . . .	1,871,431	16. 89	2,397,363	-525,932	21. 63	3,590,238
16 John Hancock Mutual . . .	{15,091,145 ²	18. 72 ²	10,935,266 ²	4,155,879 ²	13. 57 ²	25,067,318
	{18,824,243 ³	28. 65 ³	20,901,516 ³	-2,077,273 ³	31. 81 ³	
17 Loyal . . .	12,327	59. 96	19,631	-7,304	95. 50	10,678
18 Massachusetts Mutual . . .	12,245,217	17. 39	10,205,306	2,039,911	14. 49	21,194,679
19 Massachusetts Protective . . .	116,145	11. 55	280,835	-164,690	27. 93	188,890
20 Metropolitan . . .	{60,992,609 ²	14. 94 ²	53,629,041 ²	7,363,568 ²	13. 14 ²	158,683,049
	{82,513,413 ³	26. 43 ³	78,152,411 ³	4,361,002 ³	25. 04 ³	
21 Ministers Mutual . . .	10,969	12. 71	16,375	-5,406	18. 97	25,406
22 Monarch . . .	95,705	17. 40	163,211	-67,506	29. 61	136,187
23 Morris Plan . . .	139,727	32. 75	177,231	-37,504	41. 54	67,860
24 Mutual . . .	32,729,127	20. 57	20,055,398	12,673,729	12. 61	44,545,494
25 Mutual Benefit . . .	12,388,128	18. 06	10,285,209	2,102,919	14. 99	22,288,421
26 Mutual Trust . . .	1,001,852	18. 96	1,089,776	-87,924	20. 62	1,429,339
27 National . . .	3,542,509	16. 48	3,314,244	228,265	15. 42	6,687,252
28 New England Mutual . . .	10,048,253	18. 69	8,471,419	1,576,834	15. 76	12,873,346
29 New York . . .	56,405,130	20. 35	32,763,272	23,641,858	11. 82	87,477,722
30 North American . . .	-71,608	-2. 95	382,460	-454,068	15. 74	605,050
31 Northwestern Mutual . . .	25,108,058	19. 28	15,874,948	9,233,110	12. 19	42,936,391
32 Paul Revere . . .	74,601	20. 10	106,589	-31,988	28. 70	40,651
33 Penn Mutual . . .	12,578,815	17. 14	11,662,893	915,922	15. 89	21,967,445
34 Phoenix Mutual . . .	4,043,389	15. 50	3,979,081	64,308	15. 20	7,068,308
35 Provident Mutual . . .	5,222,109	15. 38	5,079,679	142,430	14. 96	11,229,758
36 Prudential . . .	{47,211,304 ²	14. 50 ²	42,661,528 ²	4,549,776 ²	13. 10 ²	114,641,865
	{70,707,947 ³	24. 45 ³	70,838,443 ³	-130,496 ³	24. 49 ³	
37 Savings Banks ^{4,5} . . .	538,681	11. 51	294,118	244,563	6. 29	793,677
38 Security Mutual . . .	724,364	23. 52	855,024	-130,660	27. 76	756,006
39 Shenandoah . . .	329,695	13. 70	622,417	-292,722	25. 90	280,823
40 State Mutual . . .	3,493,103	18. 88	3,500,095	-6,992	18. 18	5,874,079
41 Sun Life (U. S. Branch) . . .	6,742,331	11. 46	7,301,394	-559,063	15. 66	9,953,214
42 Travelers . . .	5,542,210	4. 96	16,529,574	-10,987,364	14. 80	27,961,279
43 Union Central . . .	6,729,338	17. 12	7,086,156	-356,818	18. 03	11,695,774
44 Union Labor . . .	67,376	7. 57	168,045	-100,669	18. 90	69,322
45 Union Mutual . . .	424,001	18. 67	626,991	-202,990	27. 61	766,105
46 United Life and Acciden . . .	155,424	12. 92	308,589	-153,165	25. 66	363,314
Totals . . .	{\$398,489,173 ²	15. 89 ²	\$343,873,510 ²	\$54,615,663 ²	13. 71 ²	\$760,307,065
	{\$172,904,977 ³	25. 83 ³	\$170,910,359 ³	\$1,994,618 ³	25. 53 ³	

¹ Rate based on mean ledger assets less one-half of net interest on investments.² Ordinary.³ Industrial.

SURPLUS FOR THE YEAR ENDING DEC. 31, 1936

Net Rate of Income Earned on Invest- ments ¹	Net Interest on Disa- bility and Accidental Death Benefits	Interest Required to Maintain Reserve	Gain from Interest	Expected Mortality on Net Amount at Risk	Actual Mortality on Net Amount at Risk	Per Cent of Actual to Ex- pected	Gain from Mortality	
4.45	\$39,376	\$2,075,189	\$466,574	\$3,375,527	\$1,933,751	57.29	\$1,441,776	1
3.69	801,105	15,000,840	2,492,872	40,595,508	29,498,627	72.66	11,096,881	2
4.86	6,378	141,709	67,849	751,119	349,797	46.57	401,322	3
3.57	13,005	1,716,946	157,855	2,088,806	1,397,653	66.91	691,153	4
3.67	1,063	383,316	24,738	{ 222,099 ² 512,274 ³	{ 143,472 ² 302,664 ³	{ 64.60 ² 59.08 ³	{ 78,627 ² 209,610 ³	5
4.01	36,809	1,292,983	316,551	1,649,850	1,117,409	67.70	532,441	6
3.78	374,509	6,054,937	777,251	11,583,760	8,088,581	69.83	3,495,179	7
3.76	427,562	7,973,276	1,499,558	9,306,178	5,082,166	54.61	4,224,012	8
4.21	48,227	542,454	148,255	1,174,434	801,186	68.22	373,247	9
3.75	162,434	4,847,165	444,378	5,132,660	2,505,489	48.80	2,627,171	10
3.46	3,527,023	53,000,665	6,715,959	73,962,896	44,655,607	60.38	29,307,289	11
3.74	—	217,025	45,436	248,192	118,935	47.92	129,257	12
3.74	152,941	3,283,215	520,693	3,922,820	2,296,264	58.54	1,626,556	13
3.02	182,290	2,994,378	63,376	4,404,833	2,464,525	55.95	1,940,308	14
4.20	228,825	2,491,728	869,685	3,613,940	2,155,500	59.60	1,458,440	15
3.40	364,452	23,066,495	1,636,371	{ 21,618,463 ² 18,822,702 ³	{ 13,727,436 ² 10,634,460 ³	{ 63.50 ² 56.50 ³	{ 7,891,027 ² 8,188,242 ³	16
2.66	5	178	10,495	5,026	1,260	25.07	3,766	17
4.06	625,564	16,435,367	4,133,748	18,743,183	10,552,846	56.30	8,190,338	18
3.60	2,319	148,968	37,603	291,292	144,189	49.50	147,103	19
3.74	3,606,690	135,390,671	19,685,688	{ 129,789,469 ² 79,604,995 ³	{ 75,275,275 ² 39,583,279 ³	{ 58.00 ² 49.72 ³	{ 54,514,194 ² 40,021,716 ³	20
3.80	48	18,783	6,575	28,924	12,229	42.28	16,695	21
3.67	882	62,830	72,475	161,772	43,246	26.73	118,526	22
3.83	194	9,743	57,923	277,936	141,124	50.78	136,812	23
3.58	3,608,597	33,316,698	7,620,199	43,614,364	28,834,533	66.11	14,779,831	24
3.88	17,682	16,901,312	5,369,427	23,349,742	15,238,081	65.26	8,111,661	25
4.04	35,280	1,098,659	295,400	1,422,283	623,459	43.84	798,824	26
3.83	100,007	5,381,213	1,206,032	5,800,016	3,247,548	55.99	2,552,468	27
3.75	211,454	10,207,640	2,454,252	14,954,375	8,826,466	59.02	6,127,909	28
3.95	7,983,546	56,786,153	22,708,023	67,842,900	38,874,862	57.30	28,968,038	29
4.06	22,449	413,858	168,743	1,384,600	1,120,654	80.94	263,946	30
4.00	110,297	31,053,057	11,773,037	43,893,566	24,920,637	56.78	18,972,929	31
2.67	497	20,618	19,536	70,995	41,645	58.66	29,350	32
3.76	747,405	17,242,249	3,977,791	20,684,447	13,382,655	64.70	7,301,792	33
3.64	241,944	6,206,128	620,236	6,174,446	3,328,574	53.90	2,845,872	34
3.85	249,087	9,514,857	1,465,814	9,524,164	4,677,885	49.12	4,846,279	35
3.68	4,115,619	97,227,664	13,298,582	{ 94,060,870 ² 68,199,002 ³	{ 55,586,500 ² 33,137,608 ³	{ 59.10 ² 48.59 ³	{ 38,474,370 ² 35,061,394 ³	36
3.91	—	675,725	117,952	1,204,403	403,610	33.51	800,793	37
3.67	22,516	637,783	95,707	850,264	581,165	68.35	269,099	38
4.17	9,477	213,208	58,138	1,544,965	1,142,604	74.00	402,361	39
3.76	102,492	4,563,729	1,207,858	6,033,225	3,791,542	63.49	2,241,683	40
3.98	234,498	8,041,245	1,677,471	13,543,812	9,058,973	66.89	4,484,839	41
3.59	1,934,932	22,755,893	3,270,454	44,118,875	30,256,779	68.58	13,862,096	42
3.74	235,752	10,744,393	715,589	12,671,390	8,529,233	67.31	4,142,157	43
3.45	1,182	51,179	16,961	662,839	517,734	78.10	145,105	44
3.57	540	636,295	129,270	863,639	678,679	78.58	184,960	45
4.23	15,245	252,760	95,309	395,105	240,040	60.75	155,065	46
3.73	\$30,602,199	\$611,091,177	\$118,613,689	{ \$747,613,972 ² \$167,138,973 ³	{ \$456,410,425 ² \$83,658,011 ³	{ 61.05 ² 50.05 ³	{ \$291,203,547 ² \$83,480,962 ³	

¹ Policy year ends October 31.² Includes General Insurance Guaranty Fund.

TABLE M.—SOURCES OF GAIN OR LOSS IN SURPLUS

NAME OF COMPANY	Gain or Loss from Mortality on Annuities	Reserves on Lapsed and Surrendered Policies	Allowed on Lapsed and Surrendered Policies	Gain or Loss from Changes and Restorations	Gain from Lapses, Surrenders, and Changes	Dividends to Stockholders
1 Acacia Mutual . . .	\$4,067	\$1,967,425	\$1,911,419	\$-21,569	\$34,437	-
2 Aetna . . .	-208,216	12,149,233	10,865,702	-459,610	823,921	\$1,425,000
3 Bankers National . . .	-515	323,842	247,757	-2,362	73,723	25,000
4 Berkshire . . .	-75,359	1,852,183	1,795,599	-	56,584	-
5 Boston Mutual . . .	-	{ 237,184 ² 644,820 ³	{ 189,213 ² 488,926 ³	{ -5,381 ² -7,700 ³	{ 42,590 ² 148,194 ³	-
6 Columbian National . . .	-2,578	1,588,151	1,434,835	-6,538	146,778	80,000
7 Connecticut General . . .	-65,061	5,160,142	4,935,193	-19,766	205,183	240,000
8 Connecticut Mutual . . .	-56,843	7,364,918	6,941,188	-245,190	178,540	-
9 Continental American . . .	-8,126	473,416	463,333	346	10,429	95,629
10 Equitable of Iowa . . .	-177,934	4,626,171	4,307,874	-17,336	300,961	100,000
11 Equitable of New York . . .	-274,621	52,621,541	49,868,204	-113,383	2,639,954	-
12 Farmers and Traders . . .	-	198,770	149,503	-	49,267	33,000
13 Fidelity Mutual . . .	16,523	3,026,374	2,869,062	5,309	162,621	-
14 Guardian . . .	15,660	3,906,264	3,777,156	-3,134	125,974	60
15 Home . . .	-2,336	2,630,802	2,522,581	-650	107,571	-
16 John Hancock Mutual . . .	-63,609	{ 14,234,751 ² 15,960,004 ³	{ 13,636,850 ² 12,903,543 ³	12,226	{ 610,127 ² 3,056,461 ³	-
17 Loyal . . .	-	44	-	-	44	-
18 Massachusetts Mutual . . .	-142,914	12,401,739	12,215,850	-9,773	176,116	-
19 Massachusetts Protective . . .	-	137,166	103,736	-2,210	31,220	-
20 Metropolitan . . .	{ 638,688 ² 1,190 ³	{ 76,786,721 ² 118,341,580 ³	{ 71,541,374 ² 108,424,868 ³	-	{ 5,245,347 ² 9,916,712 ³	-
21 Ministers Mutual . . .	-359	37,580	37,466	-	114	-
22 Monarch . . .	-	71,520	68,146	-464	2,910	44,560
23 Morris Plan . . .	-	1,468	-	-	1,468	72,000
24 Mutual . . .	-116,372	32,892,568	31,318,527	-	1,574,041	-
25 Mutual Benefit . . .	-157,218	17,900,900	17,823,709	-	77,191	-
26 Mutual Trust . . .	4,023	1,347,441	1,237,450	-12,185	97,806	-
27 National . . .	50,563	5,365,059	5,167,826	-78,897	118,336	-
28 New England Mutual . . .	-85,345	8,667,718	8,573,864	-	93,854	-
29 New York . . .	-724,108	52,161,463	46,579,812	-132,625	5,449,026	-
30 North American . . .	-254	554,160	495,268	1,076	59,968	-
31 Northwestern Mutual . . .	5,240	29,812,209	29,123,623	-8,547	680,039	-
32 Paul Revere . . .	-	32,419	5,981	-636	25,802	-
33 Penn Mutual . . .	161,085	18,412,218	18,104,724	-25,774	281,720	-
34 Phoenix Mutual . . .	-161,223	4,646,292	4,443,666	-4,000	198,626	-
35 Provident Mutual . . .	-1,337,758	7,918,585	7,740,852	-52,288	125,445	-
36 Prudential . . .	795,653	{ 48,465,246 ² 119,389,320 ³	{ 45,075,689 ² 103,839,027 ³	-	{ 3,389,557 ² 15,550,293 ³	{ 2,403 ² 3,444 ³
37 Savings Banks ^{4 5} . . .	-92,808	312,939	311,841	-24	1,074	-
38 Security Mutual . . .	-3,076	1,016,798	962,737	1,205	55,266	-
39 Shenandoah . . .	-	240,083	226,602	-4,289	9,192	25,000
40 State Mutual . . .	-18,187	4,328,138	4,244,327	10,448	94,259	-
41 Sun Life (U. S. Branch) . . .	-193,447	7,108,254	6,423,499	20,897	705,652	-
42 Travelers . . .	25,667	16,567,044	15,687,179	-	879,865	3,200,000
43 Union Central . . .	-38,518	11,049,446	10,749,929	-9,000	290,517	100,000
44 Union Labor . . .	-	20,350	18,806	-	1,544	7,500
45 Union Mutual . . .	-9,495	1,012,911	938,424	-5,164	69,323	-
46 United Life and Accident . . .	-101	311,047	304,224	-	6,823	-
Totals . . .	{ -\$2,299,212 ² \$1,190 ³	{ \$471,940,693 ² \$254,335,724 ³	{ \$445,440,600 ² \$225,656,364 ³	{ -\$1,189,288 ² \$7,700 ³	{ \$25,310,805 ² \$28,671,660 ³	{ \$5,450,152 ² \$3,444 ³

² Ordinary.³ Industrial.⁴ Policy year ends October 31.⁵ Includes General Insurance Guaranty Fund.

FOR THE YEAR ENDING DEC. 31, 1936—Concluded

Dividends allowed Policy- holders	Gain or Loss from Invest- ments	Gain or Loss on Disability Benefits (Excluding Loading)	Gain or Loss on Accidental Death Benefits (Excluding Loading)	Increase in Special Funds plus Gain or Loss from All Other Sources	Surplus Dec. 31, 1935	Increase in Surplus	Surplus Dec. 31, 1936	
\$649,309	\$216,597	\$64,133	\$49,202	\$-73,439	\$926,269	\$268,253	\$1,194,522	1
2,103,267	7,443,431	-1,203,021	228,334	-2,366,780	10,842,315	8,126,237	18,968,552	2
62,028	185,062	-14,102	-13,801	-137,098	404,313	147,567	551,880	3
468,982	387,960	-11,800	7,860	-29,179	953,637	519,824	1,473,461	4
{82,143 ² }	77,510	{-2,845 ² }	3,204	{-13,067 ² }	373,327	202,023	575,350	5
{84,598 ³ }		{-7,358 ³ }		{-110 ³ }				
11,094	387,234	-93,381	-	-761,119	606,504	-254,502	352,002	6
1,093,917	1,718,735	-110,190	60,219	-2,363,041	4,610,457	748,037	5,358,494	7
4,735,077	1,529,346	-42,812	149,359	-1,964,529	10,030,702	817,668	10,848,370	8
178,550	23,572	-22,532	18,302	-49,925	1,350,980	-40,520	1,310,460	9
2,728,608	-417,291	-199,894	132,135	-59,215	4,248,133	62,623	4,310,756	10
32,581,658	12,868,719	-6,158,836	26,495	-710,168	54,434,786	22,710,096	77,144,882	11
-	7,288	-28,867	624	42,760	431,104	-7,501	423,603	12
1,736,635	157,268	4,544	40,468	-309,242	5,755,635	504,620	6,260,255	13
2,293,347	-70,828	-286,930	39,746	190,169	5,122,664	-294,383	4,828,281	14
1,658,777	40,834	56,464	7,970	-156,940	3,429,618	196,979	3,626,597	15
{9,609,983 ² }	5,156,625	-722,267	303,623	{-6,983,989 ² }	47,106,289	3,731,208	50,837,497	16
{7,809,067 ³ }				{-959 ³ }				
-	1,607	146	187	151	202,564	9,092	211,656	17
9,537,787	1,985,915	-150,399	842	-2,735,269	18,724,236	3,960,501	22,684,737	18
-	117,761	8,622	2,243	-4,623	706,045	175,239	881,284	19
{56,256,703 ² }	5,014,722	-1,608,936	1,904,985	{-14,122,055 ² }	258,932,793	18,806,105	277,738,898	20
{43,102,084 ³ }				{-14,771,929 ³ }				
2,711	16,054	-316	-	-25,201	31,402	5,445	36,847	21
29,555	3,632	1,233	385	75,756	430,982	133,296	564,278	22
-	-39,890	-1,343	-	15,592	811,772	61,058	872,830	23
24,957,757	-526,278	-6,068,480	406,077	-1,609,347	57,028,660	3,775,643	60,804,303	24
12,003,805	429,380	-21,312	-	-350,337	26,275,838	3,557,906	29,833,744	25
624,890	-92,416	-12,161	18,861	-112,622	1,066,588	284,901	1,351,489	26
3,579,103	97,886	-214,178	40,305	-128,799	8,776,671	371,775	9,148,446	27
9,571,253	2,824,279	-73,688	45,601	-1,350,982	16,730,997	2,041,461	18,772,458	28
37,761,757	4,802,206	-12,413,804	2,003,825	-31,702,355	119,557,801	4,970,952	124,528,753	29
-	636,516	-22,085	16,890	-610,790	654,047	58,866	712,913	30
30,843,566	-1,535,160	73,265	-	-2,397,635	48,497,543	5,961,259	54,458,802	31
-	12,198	2,819	5,590	76,920	202,579	140,227	342,806	32
11,198,630	1,421,703	-442,210	194,148	-63,637	24,637,727	2,549,684	27,187,411	33
2,511,581	489,604	142,704	138,197	-267,537	6,088,718	1,559,206	7,647,924	34
5,148,558	299,825	-74,584	11,645	411,605	19,265,541	742,143	20,007,684	35
33,412,999 ²	7,267,161	-3,974,408	2,479,423	{-11,252,448 ² }	72,341,844	2,257,294	74,599,138	36
67,420,343 ³				{-2,412,374 ³ }				
953,282	81,207	-	-	104,137	1,566,357	303,636	1,869,993	37
178,646	139,389	-54,845	19,399	-74,198	273,825	137,435	411,260	38
11,233	77,909	-58,076	11,451	-81,949	267,550	90,071	357,621	39
3,263,956	383,185	-47,931	21,945	-335,951	9,874,819	275,913	10,150,732	40
3,975,266	-1,095,524	-41,676	259,577	-9,924,030	9,855,511	-8,661,467	1,194,044	41
10,836	7,281,291	-3,085,732	17,514	12,491,802	19,213,147	20,544,757	39,757,904	42
4,295,179	-67,733	182,247	147,546	658,781	1,227,715	1,278,589	2,506,304	43
17,558	542	9,202	3,302	-28,820	509,297	22,109	531,406	44
305,598	150,534	-13,966	3,895	14,961	837,126	20,894	858,020	45
-	129,859	-12,880	34,694	-169,601	187,576	86,003	273,579	46
\$310,445,584 ²	\$60,019,426	{-\$36,745,108 ² }	\$8,842,267	{-\$79,243,283 ² }	\$875,404,004	\$102,958,222	\$978,362,226	
\$118,416,092 ³		{-\$7,358 ³ }		{-\$17,185,372 ³ }				

TABLE N.—PRINCIPAL SALARIES PAID DURING THE YEAR 1936

NAME OF COMPANY	DIRECTORS		VICE PRESIDENT		Secretary	Assistant Secretary	Treasurer	Comptroller	Actuary	Assistant Actuary	Counsel	Auditor	Superintendent of Agencies
	No.	Amt.	No.	Amt.									
Acacia Mutual	24	\$20,422	1	\$10,700	(3) \$21,679	\$3,740	\$5,400	\$7,800	\$7,800	(2) \$10,800	- ⁷	-	-
Aetna	10	17,300	6	139,688	(2) 23,325	(7) 58,437	- ⁴	- ⁶	-	(2) 28,504 ⁵	(4) 36,094	- ⁸	- ⁹
Bankers National	12	2,185	24	28,928	(2) 18,000	(2) 10,350	12,000	-	-	(2) 4,765	-	-	7,500
Berkshire	11	1,085	24	24,000	(2) 18,000	(2) 10,350	12,000	-	-	(2) 13,500	-	-	6,500
Boston Mutual	11	2,755	12	12,000	(2) 18,000	(2) 10,350	4,320	- ¹⁰	-	(2) 7,917	587	5,300	- ⁹
Columbian National	10	2,440	22	22,088	(2) 18,433	(2) 10,978	-	- ¹	-	5,159	6,735	5,040	9,967
Connecticut Mutual	9	1,860	23	57,841	(2) 18,433	(7) 44,433	-	-	-	(2) 16,017	10,000	-	13,417
Continental General	10	12,960	74	74,520	(4) 46,542	(2) 14,200	-	-	-	8,500 ⁵	2,400	-	-
Continental American	15	15,465	27	27,525	(3) 28,000	(6) 31,440	- ⁴	-	-	10,800 ⁵	(3) 27,990	6,000	9,000 ⁹
Equitable of Iowa	6	1,800	66	66,550	(2) 45,000	(2) 19,500	22,500	-	-	(2) 13,800	(3) 27,990	23,400	(5)
Equitable of New York	29	29,180	309	309,420	(2) 6,500	(2) 19,500	4,000	5,060	- ¹¹	(4) 29,395	1,020	7,000	7,000
Farmers and Traders	17	8,400	-	-	(2) 11,500	6,750	8,000	-	-	(2) 17,800	(2) 9,923	6,250	- ⁹
Fidelity Mutual	8	3,175	48	48,000	(2) 19,500	(4) 14,500	-	- ⁶	-	10,000	8,500	-	10,000
Guardian	17	6,580	20	20,000	(3) 14,900	(2) 11,667	-	-	-	7,167 ⁵	10,667	-	9,667
Home	14	10,850	73	73,000	(3) 14,900	(2) 11,667	-	-	-	10,000	8,500	-	10,000
John Hancock Mutual	9	4,840	106	106,256	- ³	(5) 40,275	- ⁴	-	-	(3) 20,883	(4) 42,522	13,922	13,922
Loyal	-	-	-	-	(2) 20,000	(7) 40,500	-	-	-	(2) 22,000	(3) 15,000	14,000	7,800
Massachusetts Mutual	8	4,240	101	101,167	(2) 20,000	(7) 40,500	-	-	-	(2) 22,000	(3) 15,000	14,000	7,800
Metropolitan	-	-	10,000	-	6,000	4,000	10,000	-	-	(2) 8,800	-	-	(10) 215,500
Ministers Mutual	19	21,090	478	478,400	24,000	(14) 147,800	22,500	32,500	(2) 51,000	(7) 84,050	(2) 39,125	18,000	-
Monarch	-	-	5,000	-	5,000	-	300	-	-	-	-	-	6,806
Morris Plan	1	300	10,313	(4) 23,375	10,313	-	10,313	-	-	6,806	-	-	-
Mutual	10	40,000	325	325	325	2,548	-	-	-	-	-	-	- ⁹
Mutual Benefit	35	840	16,250	-	18,000	(10) 10,080	25,000	20,000	(2) 38,500 ⁵	10,000	- ⁷	22,004	12,667
Mutual Trust	9	33,040	220	220,000	(2) 18,000	(6) 47,000	10,000	6,000	-	(4) 30,615	(2) 27,000	5,500	5,922
National	4	10,640	102	102,250	9,000	(6) 47,000	10,000	-	-	-	3,600	-	8,100
National	4	1,080	17,000	-	7,000	(2) 6,916	10,000	-	-	- ¹¹	-	-	16,500
New England Mutual	9	4,500	64	64,000	(2) 19,100	(2) 11,000	10,000	-	-	11,000	11,667 ⁷	6,967	26,830
New York	5	55,000	105	105,792	(11,833	(4) 28,780	13,917	-	-	(2) 20,700	6,550	7,010	-
North American	24	47,910	278	278,582	(4) 64,400	(12) 134,348	31,250	20,000	-	14,290 ⁵	(2) 66,250	-	-
Northwestern Mutual	7	18,281	70	70,500	6,227	5,071	-	-	-	-	-	-	-
Paul Revere	25	4,852	17,000	-	17,000	(4) 30,500	7,500	16,000	-	(4) 33,334	23,000	6,667	19,500
Penn Mutual	25	15,505	89	89,818	(2) 27,000	8,500	12,000	- ⁶	(3) 42,000	(2) 13,500	(2) 22,500	7,200	12,000
Phoenix Mutual	14	8,770	75	75,042	(5) 37,776	7,600	9,433	5,933	-	5,933 ⁵	7,000 ⁷	-	- ⁹

Provident Mutual	.	15	18,290	40,000	4	81,500	-	-	10,500	-	-	-	-	-	-	7,250	17,000
Prudential	.	16	30,490	100,000	13	423,000	20,000	-	20,000	7,500	-	-	-	-	-	7,500	7,500
Security Mutual	.	8	5,156	8,417		-	-	-	-	-	-	-	-	-	-	-	-
Shenandoah	.	-	-	15,833	2	21,666	4,000	-	3,450	-	-	-	-	-	-	-	-
State Mutual	.	13	7,910	36,000	2	33,250	11,400	5,225	11,000	7,000	(2)	19,475	-	-	-	-	-
Sun Life	.	13	28,608	55,000	2	50,000	15,000	(4)	43,300	(3)	36,625	(3)	15,263	-	-	(5)	47,633
Travelers	.	12	10,623	47,250	9	225,576	71,242	(23)	178,398	19,158	19,034	(4)	34,927 ⁸	-	-	(4)	40,886
Union Central	.	6	1,700	31,500	5	83,717	11,700	(4)	24,477	8,850	11,250	10,800	7,200	-	-	9,000	9,000
Union Labor	.	-	-	12,000	2	13,866	1,000	-	-	-	-	-	-	-	-	-	-
United Mutual	.	9	2,965	12,700	2	16,255	6,670	-	-	-	-	-	-	-	-	-	-
United Life and Accident	.	8	660	6,000	1	1,730	4,200	1,900	3,800	-	-	-	3,060	-	-	3,780	3,700

¹ President also comptroller.² President also actuary.³ One vice-president also secretary.⁴ One vice-president also treasurer.⁵ One vice-president also actuary.⁶ One vice-president also comptroller.⁷ One vice-president also counsel⁸ One vice-president also auditor.⁹ One vice-president also superintendent of agencies.¹⁰ Secretary also treasurer.¹¹ Secretary also actuary.¹² Auditor also assistant secretary.¹³ Actuary also comptroller

TABLE O.—SHOWING PRINCIPAL DEPOSITORIES OF COMPANIES IN 1936 AND BALANCES IN THE MONTHS OF MARCH, JUNE, SEPTEMBER, AND ON DECEMBER 31

NAME OF COMPANY	Name of Bank	Location of Bank	March	June	Sept.	Dec. 31	Rate of Interest (Per Cent)
Acacia Mutual	Hamilton National	Washington, D. C.	\$349,867	\$316,417	\$207,211	\$172,200	—
	Columbia National	Washington, D. C.	207,834	259,803	201,531	185,903	—
	Riggs National	Washington, D. C.	148,767	95,073	44,044	100,045	—
Aetna	First National	New York, N. Y.	12,319,110	8,769,250	7,036,536	7,531,951	—
	Hartford National and Trust Co.	Hartford, Conn.	6,218,309	5,582,631	4,719,365	4,778,601	0-1/2
Bankers National	J. P. Morgan & Co.	New York, N. Y.	1,003,543	1,003,543	1,003,543	1,003,543	—
	Commercial Trust Co.	Jersey City, N. J.	112,298	74,017	361,052	51,422	—
	First National and Trust Co.	Montclair, N. J.	33,123	31,076	32,599	27,992	—
Berkshire	Chase National	New York, N. Y.	1,152,746	1,178,143	1,108,287	942,352	—
	Central Hanover and Trust Co.	New York, N. Y.	310,130	546,203	362,882	288,380	—
	Union Trust Co.	Pittsburgh, Pa.	202,787	203,376	162,944	176,986	—
	First National	Boston, Mass.	277,521	169,834	337,864	241,472	—
Boston Mutual	State Street Trust Co.	Boston, Mass.	275,329	148,492	218,397	230,720	—
	Newton Trust Co.	Newton Centre, Mass.	24,365	25,071	50,791	82,121	—
	Boston Safe Deposit and Trust Co.	Boston, Mass.	233,269	249,519	290,251	160,025	—
Columbian National	First National	Boston, Mass.	333,876	275,566	154,044	182,280	—
	National Shawmut	Boston, Mass.	271,726	150,462	136,056	192,063	—
Connecticut General	First National	Hartford, Conn.	3,245,545	2,712,056	2,656,763	2,084,574	—
	Hartford National and Trust Co.	Hartford, Conn.	2,740,501	3,229,715	2,258,947	2,324,456	—
	Commercial National and Trust Co.	New York, N. Y.	980,845	902,104	794,284	744,156	—
Connecticut Mutual	Hartford-Connecticut Trust Co.	Hartford, Conn.	3,219,025	2,081,806	1,942,406	1,185,015	0-1/2
	Phoenix-State Bank and Trust Co.	Hartford, Conn.	2,660,569	1,912,134	1,580,129	795,296	0-1/2
Continental American	First National	Hartford, Conn.	2,202,451	1,540,458	1,684,439	791,514	0-1/2
	Equitable Trust Co.	Wilmingon, Del.	320,115	298,134	405,293	359,900	—
	Equitable Trust Co.	Wilmingon, Del.	50,970	52,611	53,626	48,443	—
Equitable of Iowa	Bankers Trust Co.	New York, N. Y.	3,640,367	982,936	881,108	863,698	—
	Bankers Trust Co.	Des Moines, Ia.	386,655	561,495	900,986	656,311	—
	Continental-Illinois Bank and Trust Co.	Chicago, Ill.	581,833	548,529	684,959	621,378	—
Equitable of New York	Chase National	New York, N. Y.	78,937,285	71,068,329	73,071,847	68,451,397	—
	Guaranty Trust Co.	New York, N. Y.	36,555,745	35,731,893	27,006,397	16,474,992	—
Farmers and Traders	Bankers Trust Co.	New York, N. Y.	33,222,090	31,809,986	22,810,410	11,520,206	—
	Lincoln National and Trust Co.	Syracuse, N. Y.	85,226	148,613	156,231	—	—
	Syracuse Trust Co.	Syracuse, N. Y.	90,117	59,631	73,119	—	—
Fidelity Mutual	Corn Exchange National and Trust Co.	Philadelphia, Pa.	1,217,117	1,374,766	1,461,313	1,167,306	0-1
	First National	Philadelphia, Pa.	926,863	1,046,796	1,187,427	1,296,267	0-1
	Bank of Manhattan Co.	Philadelphia, Pa.	1,048,637	961,383	1,103,959	1,148,328	0-1/2
Guardian	Bank of Manhattan Co.	New York, N. Y.	1,518,941	1,015,372	863,919	720,809	—
	Continental Bank and Trust Co.	New York, N. Y.	999,987	853,741	811,005	453,134	—
	Central Hanover Bank and Trust Co.	New York, N. Y.	1,059,758	695,334	460,558	273,405	—
Home	Corn Exchange Bank Trust Co. (Washington Branch)	New York, N. Y.	1,041,868	1,038,838	844,486	184,272	—
	Bankers Trust Co.	New York, N. Y.	300,000	250,000	250,000	250,000	—
	Central Hanover Bank and Trust Co.	New York, N. Y.	250,000	150,000	150,000	150,000	—

John Hancock Mutual	First National	Boston, Mass.	13,887,276	12,777,079	22,946,258	8,294,075
Loyal	Guaranty Trust Co.	New York, N. Y.	2,431,760	2,376,032	4,632,677	1,418,938
Massachusetts Mutual	Second National	Boston, Mass.	2,017,336	2,060,469	2,038,941	1,940,868
Massachusetts Protective	State Street Trust Co.	Boston, Mass.	13,674	16,586	14,257	13,582
Metropolitan	New York Trust Co.	New York, N. Y.	2,722,038	1,896,234	1,896,053	1,054,982
Ministers Mutual	Irving Trust Co.	New York, N. Y.	1,377,084	1,478,674	1,244,267	522,267
Monarch	State Street Trust Co.	Boston, Mass.	831,633	558,592	839,926	604,451
Morris Plan	Worcester County Trust Co.	Worcester, Mass.	352,200	186,489	188,466	81,309
Mutual	Crocker First National	San Francisco, Cal.	16,279	25,990	33,201	33,201
Mutual Benefit	Chase National (Metropolitan Branch)	New York, N. Y.	68,625,420	109,642,999	14,482,997	14,482,997
Mutual Trust	New York Trust Co.	New York, N. Y.	8,087,183	8,089,621	8,092,043	8,094,470
National	National City	New York, N. Y.	7,046,084	7,048,522	7,050,945	7,053,320
New England Mutual	State Street Trust Co.	Boston, Mass.	71,305	73,670	92,503	107,307
New York	Union Trust Co.	Springfield, Mass.	47,352	57,506	78,874	67,058
North American	Springfield Safe Deposit and Trust Co.	Springfield, Mass.	29,204	14,945	28,294	20,680
Northwestern Mutual	Morris Plan Co.	Philadelphia, Pa.	20,000	20,000	20,000	20,000
Paul Revere	Chase National	New York, N. Y.	9,424	35,144	34,445	34,445
Penn Mutual	Guaranty Trust Co.	New York, N. Y.	20,528,233	14,720,828	15,966,646	9,228,646
Phoenix Mutual	National City	New York, N. Y.	9,263,495	7,843,495	8,683,495	6,133,495
Provident Mutual	Bankers Trust Co.	New York, N. Y.	12,232,432	10,915,251	10,603,741	8,830,908
	National Newark and Essex Banking Co.	New York, N. Y.	3,620,317	2,970,192	5,245,665	2,545,718
	National State	Newark, N. J.	3,727,784	3,444,395	3,046,069	2,648,748
	Bankers Trust Co.	New York, N. Y.	4,061,493	2,147,146	3,348,319	1,206,850
	First National	Chicago, Ill.	202,742	262,758	481,145	318,676
	Northern Trust Co.	Chicago, Ill.	129,356	227,600	115,663	147,459
	Halstead Exchange National	Chicago, Ill.	74,317	98,525	93,374	58,908
	Central Hanover Bank and Trust Co.	New York, N. Y.	2,193,537	1,702,175	1,144,096	289,213
	First National	Boston, Mass.	3,077,218	1,853,786	1,934,693	298,391
	First National	Chicago, Ill.	1,609,414	2,046,897	1,060,552	433,403
	First National	Boston, Mass.	10,462,337	11,321,062	9,935,050	6,137,475
	Merchants National	Boston, Mass.	10,127,112	11,000,086	9,221,638	5,322,456
	Boston Safe Deposit and Trust Co.	Boston, Mass.	1,310,922	1,323,263	1,278,498	1,292,213
	Chase National (Madison Square Branch)	New York, N. Y.	10,969,187	7,834,854	13,864,407	6,981,567
	Chemical Bank and Trust Co. (Fifth Avenue Office)	New York, N. Y.	10,831,260	7,562,196	7,702,181	6,850,402
	New York Trust Co.	New York, N. Y.	10,147,880	6,838,247	7,492,073	6,706,655
	Chase National	New York, N. Y.	128,274	167,904	100,954	117,808
	Bankers Trust Co.	New York, N. Y.	306,160	361,298	84,691	77,142
	Chase National	New York, N. Y.	4,935,866	3,932,704	2,960,099	1,641,114
	First National	Chicago, Ill.	3,164,078	1,691,141	2,284,915	1,588,737
	Bankers Trust Co.	New York, N. Y.	3,761,950	2,417,002	2,478,615	1,777,066
	Worcester County Trust Co.	Worcester, Mass.	166,265	144,123	67,566	102,333
	Crocker First National	San Francisco, Cal.	31,408	33,393	31,408	31,408
	Philadelphia National	Philadelphia, Pa.	3,220,712	3,067,448	2,391,279	910,891
	First National	Philadelphia, Pa.	2,442,264	3,137,821	2,104,387	847,673
	(Private) Drexel and Co.	Philadelphia, Pa.	1,355,472	1,176,720	797,921	833,336
	Phoenix State Bank and Trust Co.	Hartford, Conn.	5,667,965	5,309,220	4,512,713	2,947,959
	Hartford National and Trust Co.	Hartford, Conn.	1,319,890	1,338,665	1,366,270	1,153,386
	Bankers Trust Co.	New York, N. Y.	1,733,796	1,439,650	1,146,015	1,167,948
	Philadelphia National	Philadelphia, Pa.	6,482,710	7,407,084	7,083,374	2,192,370
	Provident Trust Co.	Philadelphia, Pa.	4,467,148	4,427,023	4,481,405	4,461,022
	Central Hanover Bank and Trust Co.	New York, N. Y.	1,012,391	944,274	1,014,605	582,523

TABLE O.—SHOWING PRINCIPAL DEPOSITORIES OF COMPANIES IN 1936, ETC.—Concluded

NAME OF COMPANY	Name of Bank	Location of Bank	March	June	Sept.	Dec. 31	Rate of Interest (Per Cent)
Prudential	Guaranty Trust Co.	New York, N. Y.	\$36,318,370	\$31,572,268	\$28,322,469	\$40,622,592	—
	Chase National	New York, N. Y.	35,452,784	23,829,443	28,827,160	39,742,294	—
	First National	New York, N. Y.	13,795,994	11,606,407	17,110,607	16,410,447	—
Security Mutual	First National	Binghamton, N. Y.	311,245	311,245	424,165	263,939	—
	Marine Midland Trust Co.	New York, N. Y.	514,068	30,029	41,638	150,416	—
Shenandoah	First National and Trust Co.	New York, N. Y.	45,653	30,029	24,175	17,190	—
	Mountain Trust Co.	Minneapolis, Minn.	48,091	24,375	47,719	83,777	0-2½
	Colonial-American National	Rosnoke, Va.	41,475	47,787	72,947	71,022	—
	Bank of New York and Trust Co.	Rosnoke, Va.	27,345	62,147	3,018,257	1,274,741	—
State Mutual	Second National	New York, N. Y.	3,819,298	1,469,937	1,433,589	650,508	—
	State Street Trust Co.	Boston, Mass.	1,844,690	678,422	1,433,589	252,335	—
Sun Life (U. S. Branch)	Bankers Trust Co.	Boston, Mass.	1,461,877	386,877	902,928	2,372,220	—
	Royal Bank of Canada (Investment Department)	New York, N. Y.	4,910,964	2,261,998	4,130,861	1,096,079	—
	National City	New York, N. Y.	6,180,198	1,838,052	2,403,385	1,442,386	—
	Chase National	New York, N. Y.	1,024,639	942,534	892,378	1,442,386	—
Travelers	Connecticut River Banking Co.	Hartford, Conn.	3,143,000	2,112,000	12,821,100	4,423,483	0-½
	First National	Boston, Mass.	3,992,700	3,992,700	4,088,100	4,423,483	—
Union Central	Irving Trust Co.	New York, N. Y.	1,408,100	467,000	3,341,000	1,117,945	—
	Central Trust Co.	Cincinnati, Ohio	2,895,126	1,086,289	676,052	871,574	—
Union Labor	First National	Cincinnati, Ohio	1,017,682	907,352	884,806	871,773	—
	Federation Bank and Trust Co.	New York, N. Y.	708,341	409,839	488,268	297,327	—
Union Mutual	Portland National	New York, N. Y.	93,134	110,890	98,177	98,009	—
United Life and Accident	Central Hanover Bank and Trust Co.	Portland, Me.	38,301	37,107	39,406	38,236	—
	First National	New York, N. Y.	481,405	319,333	681,498	640,910	—
	Mechanicks National	Boston, Mass.	767,604	686,958	547,445	391,889	—
		Concord, N. H.	240,159	120,627	103,540	80,828	—
			133,233	133,330	96,989	72,530	—

TABLE P.—CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS—MISCELLANEOUS COMPANIES

NAME OF COMPANY	Class of Business Written in Massachusetts in 1936	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disbursements
Aetna Casualty and Surety	Accident, Health Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Sprinkler, Steam Boiler, Machinery, and Property Damage and Collision, including Auto. and	\$47,030,212	\$28,825,563	\$3,000,000	\$15,204,649	\$28,070,633	\$21,647,541
Aetna Life, Accident Dept.	Accident, Health, Liability, including Auto., and Workmen's Compensation	— ¹	26,214,432	— ¹	— ¹	18,421,981	19,488,259
American Automobile	Auto. Liability, and Auto. Property Damage	18,807,267	10,066,762	2,000,000	6,700,505	13,289,259	11,071,296
American Bonding	* Fidelity, Surety, Plate Glass, and Burglary and Theft	1,891,765	248,874	1,000,000	642,881	619,118	500,914
American Credit Indemnity	Credit	5,015,553	1,771,495	1,500,000	1,744,058	1,973,802	1,190,430
American Employers'	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	10,203,700	6,054,624	1,000,000	3,149,076	6,518,487	4,939,544
American Motorists	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	6,765,135	4,989,733	650,000	1,125,402	5,700,604	4,689,719
American Mutual Liability	Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	29,817,580	22,280,287	200,000 ²	7,337,293	23,102,368	18,044,587
American Policyholders'	Liability, including Auto., Workmen's Compensation and Property Damage and Collision, including Auto.	1,817,039	1,178,386	300,000	338,053	1,030,369	891,571
American Re-Insurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, and Property Damage and Collision, including Auto.	13,421,896	5,548,758	1,000,000	6,873,138	3,915,850	2,533,721
American Surety	Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	26,383,449	13,572,444	7,500,000	5,311,005	10,849,390	9,633,384
Arrow Mutual Liability	Auto. Property Damage and Property Damage and Collision, other than Auto.	550,451	297,597	—	252,854	309,240	316,714
Bankers Indemnity	Accident, Health, Liability, other than Auto., and Workmen's Compensation	6,392,476	4,129,203	800,000	1,470,273	4,219,503	3,927,011
Boston Casualty	Accident, Liability, including Auto., Workmen's Compensation, Fidelity, Plate Glass, Burglary and Theft, Auto. Property Damage and Property Damage and Collision, other than Auto.	145,536	28,532	100,000	17,004	161,767	154,167

² Guaranty capital.¹ See Table A, Life Department.

* Authorized. Business reinsured 100%.

TABLE P.—CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	Class of Business Written in Massachusetts in 1936	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disburse- ments
Car and General	Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	\$3,547,359	\$2,259,450	\$450,000 ¹	\$837,909	\$2,706,868	\$2,254,259
Central Surety and Insurance	Accident Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto. Property Damage, and Property Damage and Collision Other than Auto.	5,529,151	3,454,627	1,000,000	1,074,524	3,975,542	3,479,639
Century Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision including Auto.	9,572,602	6,772,208	1,000,000	1,800,364	6,772,775	5,798,231
Columbia Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	6,785,889	3,047,918 161,430	1,000,000	2,737,971 — ²	2,507,366 213,771	1,829,449 211,695
Columbian National Life, Accident Dept. Commercial Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	9,179,373	7,556,303 2,781,291	1,000,000	623,070 — ²	6,872,193 2,069,516	6,987,201 1,848,746
Connecticut General Life, Accident Dept. Continental Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	28,466,923 226,869	20,678,544 69,375	1,750,000 100,000	6,038,379 57,494	20,418,220 196,429	17,367,553 208,079
Craftsman Insurance Eagle Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	7,497,717	4,614,486	1,000,000	1,883,231	3,174,009	2,788,705
Eastern Mutual	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	641,434	315,335	—	326,099	344,901	187,362
Electric Mutual Liability	Liability, including Auto., Workmen's Compensation, and Auto. Property Damage.	987,372	336,115	—	651,257	366,660	211,097
Employers' Liability	Auto. Property Damage, and Property Damage and Collision other than Auto.	41,229,578	30,961,081	750,000 ¹	9,518,497	31,335,699	27,137,959
Employers Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Credit, and Auto. Property Damage and Collision	13,531,988	8,698,417	1,500,000	3,333,571	7,363,764	5,791,501

Equitable Life, Accident Dept. European General Reinsurance	Accident and Health Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, Credit, Auto, Property Damage and Property Damage and Collision, Other than Auto.	- ² 10,441,123	- ²	3,846,730	4,221,158
Excess Insurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Burglary and Theft, Steam Boiler, Machinery, and Auto. Property Damage, and Property Damage and Collision Other than Auto.	19,492,832	14,241,667	500,003 ¹	4,751,165
Factory Mutual Liability	Auto. Liability, and Auto. Property Damage and Collision	3,739,195	2,482,272	755,095	501,828
Federal Life and Casualty	Accident and Health *Liability, including Auto., Workmen's Compensation, Property Damage and Collision, including Auto.	11,081,880	4,450,334	250,000 ³	6,381,546
Fidelity and Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	938,131	296,354	450,000	191,777
Fidelity and Deposit Fireman's Fund Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto. Property Damage and Property Damage and Collision other than Auto.	51,861	17,259	-	34,602
First Reinsurance	Accident, Health, Liability, including Auto., Burglary and Theft, and Auto. Property Damage	47,835,430	31,315,999	2,250,000	14,269,431
General Accident Fire and Life	Accident, Health, Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	21,837,605	14,200,358	5,237,247	12,477,354
General Reinsurance	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Auto. Property Damage	9,144,644	5,684,535	1,000,000	2,460,109
Glens Falls Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	32,059,332	19,055,743	450,000 ¹	12,553,589
Globe Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Auto. Property Damage and Collision, including Auto.	16,098,825	8,451,516	1,000,000	6,647,309
Great American Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Auto. Property Damage and Collision, including Auto.	11,098,197	6,941,018	1,000,000	3,157,179
	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	35,548,514	24,306,779	2,500,000	8,741,735
	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Auto. Property Damage and Collision, including Auto.	14,819,715	9,926,797	1,000,000	3,892,918
					10,181,567
					8,649,013

* Authorized. Business reinsured 100%.

³ Guarantee fund.² See Table A, Life Department.¹ Deposit capital.

TABLE P.—CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	Class of Business Written in Massachusetts in 1936	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disburse- ments
Guarantee Company of North America	Fidelity and Surety	\$2,097,336	\$390,037	\$200,000 ¹	\$1,507,299	\$506,178	\$360,293
Hardware Mutual Casualty	Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	8,509,839	6,609,533	500,000 ²	1,400,306	8,862,101	7,702,358
Hartford Accident and Indemnity	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Live Stock, and Property Damage and Collision, including Auto.	61,573,458 1,343,500 19,202,934	42,354,991 326,166 7,934,374	3,000,000 500,000 3,000,000	16,218,467 517,334 8,268,560	36,832,439 525,991 5,569,549	29,675,536 461,245 5,776,619
Hartford Live Stock	Live Stock						
Hartford Steam Boiler	Steam Boiler and Machinery						
Home Indemnity	Accident, Liability, including Auto., Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	6,360,027	3,165,905	1,050,000	2,144,122	2,724,131	2,317,820
Indemnity Insurance	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Water Damage, Live Stock and Property Damage and Collision, including Auto.						
Interboro Mutual Indemnity	Auto. Liability, Workmen's Compensation, and Auto. Property Damage	25,616,025	18,943,850	1,000,000	5,672,175	12,867,296	10,409,707
International Fidelity	Surety	4,081,207	2,099,453	—	1,981,754	2,210,487	1,781,642
John Hancock Mutual Life, Accident Dept.	Accident and Health	1,948,107	99,902	300,000	1,548,205	259,138	194,372
Lawyers Title	Title	— ³	139,094	— ³	— ³	523,072	400,354
Liberty Mutual	Accident, Liability, including Auto., Workmen's Com- pensation, Fidelity, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	545,444	26,220	500,000	19,224	41,305	32,081
London Guarantee and Accident	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, Credit and Property Damage and Collision, includ- ing Auto.	47,130,362	34,441,523	200,000 ²	12,488,839	35,302,611	25,932,585
London & Lancashire Indemnity	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	15,115,513	9,899,513	750,000 ¹	4,466,000	8,505,179	7,729,952
Loyal Protective	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	5,684,580	3,838,971	750,000	1,095,609	3,598,437	3,073,760
Lumbermens Mutual Casualty	Accident, Liability, including Auto., Workmen's Com- pensation, Fidelity, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	1,627,745	590,928	200,000	836,817 ⁴	1,277,919	1,178,603
Maryland Casualty	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Sprinkler, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	26,632,342	21,035,439	—	5,596,903 ⁵	23,120,777	19,514,914
		37,869,910	30,380,761	2,799,143	4,690,006	27,325,476	25,857,400

Massachusetts Accident Massachusetts Bonding and Insurance	Accident and Health men's Compensation, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Col- lision, including Auto.	2,500,879	2,156,627	125,000	219,252	1,459,747	1,379,738
Massachusetts Casualty	Accident and Health	20,068,301	13,896,614	2,000,000	4,171,687	15,330,162	13,397,494
Massachusetts Indemnity	Accident and Health	167,735	53,085	100,000	14,650	133,194	120,625
Massachusetts Plate Glass	Accident and Health	764,454	383,114	100,000	281,340 ⁶	744,507	744,507
Massachusetts Protective	Plate Glass	376,559	88,181	200,000	88,378	118,669	101,085
Massachusetts Title	Accident and Health	9,768,928	5,983,082	1,000,000	2,802,846	7,200,766	6,613,400
Medical Protective	Title	126,835	1,114	104,200	21,521	86,354	84,790
Merchants Mutual Casualty	Liability, other than Auto. Liability, including Auto., Workmen's Compensation, Plate Glass, and Property Damage and Collision, including Auto.	2,803,067	1,791,307	300,000	711,760	1,187,099	1,282,005
Metropolitan Casualty	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Water Damage, and Property Damage and Collision, including Auto.	3,219,922	2,864,052	-	355,870 ⁷	3,167,115	3,145,921
Metropolitan Life, Accident Dept.	Accident and Health	10,775,472	7,023,967	1,500,000	2,251,505	9,032,070	6,969,228
Monarch Life, Accident Dept.	Accident and Health	- ³	10,612,326	- ³	- ³	17,421,610	16,865,159
Mutual Boiler	Steam Boiler and Machinery	1,173,131	1,173,131	- ³	- ³	2,488,710	2,290,093
National Accident	Accident and Health	982,563	322,337	-	660,226	550,916	484,955
National Casualty	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Auto. Property Damage and Property Damage and Collision, other than Auto.	442,930	128,217	150,000	164,713	655,935	599,416
National Grange Mutual Liability	Auto. Liability and Auto. Property Damage and Col- lision	3,701,386	1,889,825	750,000	1,061,561	2,927,488	2,564,934
National Surety Corporation	Fidelity, Surety, Plate Glass, and Burglary and Theft	1,241,254	902,519	100,000 ²	238,735	1,036,825	695,086
New Amsterdam Casualty	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	20,258,471	10,234,502	2,500,000	7,523,969	10,690,686	7,374,072
New Century Casualty	Plate Glass	23,114,390	17,402,668	1,000,000	4,711,722	15,809,836	13,580,453
New York Casualty	Liability, including Auto., Fidelity, Surety, Plate Glass, Burglary and Theft, Auto. Property Damage and Property Damage and Collision, other than Auto.	547,159	259,101	200,000	88,058	374,184	361,265
North American Accident	Accident and Health	4,495,537	2,612,422	1,000,000	883,115	2,591,319	2,342,509
Norwich Union Indemnity	Accident and Health	2,744,980	1,727,818	400,000	617,162	3,492,593	3,258,259
Ocean Accident and Guarantee	Accident, Workmen's Compensation, and Burglary and Theft	2,410,576	1,225,962	500,000	684,614	543,149	942,019
	Accident, Health, Liability, including Auto., Work- men's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	17,594,340	12,853,764	650,000 ¹	4,090,576	9,892,188	9,465,320

¹ Deposit capital.² Guaranty fund.³ See Table A, Life Department.⁴ Includes \$35,077.11, balance of special fund for natural death benefits of Loyal Protective Association.⁵ Includes \$200,000 advanced to surplus in 1922.⁶ Includes \$107,500 special fund for natural death contracts of Fraternal Protective Association.⁷ Includes \$100,000 contributed in 1932 under Section 341A (4) of the New York Insurance Law.

TABLE P.—CAPITAL, ASSETS, LIABILITIES, SURPLUS, INCOME, AND DISBURSEMENTS—MISCELLANEOUS COMPANIES—Concluded

NAME OF COMPANY	Class of Business Written in Massachusetts in 1936	Admitted Assets	Liabilities except Capital	Capital	Surplus	Income	Disbursements
Ohio Casualty	Surety and Burglary and Theft	\$5,382,667	\$3,745,681	\$600,000	\$1,036,986	\$4,966,279	\$4,229,912
Paul Revere Life, Accident Dept.	Accident and Health	-	399,448	-	-	934,447	732,984
Peerless Casualty	Accident, Health, Auto. Liability, and Auto. Property Damage and Collision	740,254	240,670	300,000	199,584	465,314	411,622
Phoenix Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Plate Glass, Burglary and Theft, Steam Boiler, and Property Damage and Collision, including Auto.	6,427,733	3,904,329	600,000	1,923,404	3,823,986	3,222,375
Preferred Accident	Accident, Health, Liability, including Auto., Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	8,767,347	4,266,177	1,000,000	3,501,170	4,794,184	4,741,468
Protective Indemnity	Accident, Auto. Liability, Plate Glass and Auto. Property Damage	1,763,709	339,996	500,000	923,713	447,195	390,446
Prudential, Accident Dept.	Accident, Health	-	1,036,055	-	-	2,104,270	1,835,030
Royal Indemnity	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	28,018,360	19,864,226	2,500,000	5,654,134	13,526,966	11,847,858
Saint Paul—Mercury Indemnity	Accident, Liability, including Auto., Fidelity, Surety, Property Damage and Collision, other than Auto.	7,092,125	4,334,630	1,000,000	1,757,495	4,737,723	3,312,651
Seaboard Surety	Burglary and Theft, Auto. Property Damage, and Property Damage and Collision, other than Auto.	4,053,195	1,354,155	1,000,000	1,699,040	1,593,660	992,073
Security Mutual Casualty	Fidelity and Surety						
Service Mutual Liability	Accident, Liability, including Auto., Workmen's Compensation, Surety, Burglary and Theft, Steam Boiler, Machinery, and Property Damage and Collision, including Auto.	9,500,042	3,964,476	200,000 ²	5,335,566	2,889,444	2,322,230
Shelby Mutual Plate Glass and Casualty	Liability, including Auto., Workmen's Compensation, Auto. Property Damage and Property Damage and Collision, other than Auto.	343,747	312,598	-	31,149	392,289	380,349
Standard Accident	Liability, other than Auto., and Plate Glass	1,348,073	955,006	-	393,067	1,215,315	1,056,326
Standard Surety & Casualty	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, Steam Boiler, and Property Damage and Collision, including Auto.	20,190,519	15,881,650	1,456,680	2,852,189	15,855,880	14,238,175
Sun Indemnity	Accident, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	5,985,841	3,599,910	1,500,000	885,931	3,552,128	3,011,700
	Accident, Health, Liability, including Auto., Workmen's Compensation, Fidelity, Surety, Plate Glass, Burglary and Theft, and Property Damage and Collision, including Auto.	6,324,547	3,884,936	1,000,000	1,439,611	3,514,819	3,970,431

Title Insurance Co. of Hampden County	Title	199,677	3,511	200,000	-3,834	10,425	9,801
Transit Mutual	Workmen's Compensation	289,137	75,985	-	213,152	107,522	148,327
Transportation Mutual	Auto. Liability	324,099	209,733	-	114,366	118,828	118,343
Travelers, Accident Dept.	Accident, Health, Liability, including Auto., and	-	65,402,510	-	-	58,800,323	50,659,937
Travelers Indemnity	Workmen's Compensation, Plate Glass, Burglary, and	-	-	-	-	-	-
	Liability, including Auto., Plate Glass, Burglary, and	-	-	-	-	-	-
	Theft, Steam Boiler, Machinery, and Property	-	-	-	-	-	-
	Damage and Collision, including Auto.	-	-	-	-	-	-
Twin Mutual Liability	Accident and Health	26,831,869	9,017,375	3,000,000	14,814,494	11,421,350	11,119,202
United Casualty	Accident and Health	5,955	5,955	200,000	-200,000	0	11,841
United Life and Accident, Accident Dept.	Accident, Health, Liability, including Auto., Work-	220,336	61,825	100,000	58,111	274,279	264,329
United States Casualty	men's Compensation, Fidelity, Surety, Plate Glass,	-	270,965	-	-	116,906	133,688
	Burglary and Theft, Water Damage, and Property	-	-	-	-	-	-
	Damage and Collision, including Auto.	-	-	-	-	-	-
United States Guarantee	Liability, including Auto., Fidelity, Surety, Plate	46,692,182	36,402,931	2,000,000	8,289,251	35,392,834	35,161,415
	Glass, Burglary and Theft, and Property Damage	-	-	-	-	-	-
	and Collision, including Auto.	-	-	-	-	-	-
United States Mutual Liability	Liability, including Auto., Workmen's Compensation,	14,263,653	6,228,735	2,000,000	6,034,918	5,812,749	5,520,964
	and Auto. Property Damage	-	-	-	-	-	-
Utica Mutual	Liability, including Auto., Workmen's Compensation,	644,570	303,419	-	341,151	239,310	184,598
	and Property Damage and Collision, including Auto.	-	-	-	-	-	-
Washington National	Accident and Health	10,975,121	8,698,127	-	2,276,994	6,230,888	4,966,702
Western Casualty	Workmen's Compensation	5,180,703	3,449,475	1,000,000	731,228	6,871,798	6,163,378
Yorkshire Indemnity	Fidelity, Surety, Plate Glass, and Burglary and Theft	767,898	326,521	250,000	191,377	309,747	333,573
Zurich General Accident and Liability	Accident, Health, Liability, including Auto., Work-	2,593,361	1,034,100	750,000	809,261	1,023,384	846,496
	men's Compensation, Plate Glass, Burglary, and	-	-	-	-	-	-
	Theft and Property Damage and Collision, including	-	-	-	-	-	-
	Auto.	-	-	-	-	-	-
		26,478,678	18,584,304	350,000	7,544,374	14,467,515	11,712,640

² Guaranty Fund.¹ See Table A, Life Department.³ Includes \$22,300 special fund for natural death contracts of United States Indemnity Society.⁴ Deposit capital.

TABLE Q.—INCOME DURING 1936—MISCELLANEOUS COMPANIES

COMPANIES	Net Premiums Written	INTEREST		Rents	Profit on Sale and Increase in Book Value of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds				
Aetna Casualty and Surety	\$26,612,991	\$31,888	\$1,240,578	\$22,107	\$149,230	\$11,326	\$38,070,633
Aetna Life, Accident Dept.	18,375,168	—	—	—	—	46,813	18,421,981 ¹
American Automobile	11,301,547	—	740,980	—	1,239,153	6,951	13,280,259
American Bonding Co. of Baltimore	—	—	48,456	—	40,781	595,361	613,118
American Credit Indemnity	—	—	116,597	—	2,441	513,145	1,973,802
American Employers'	1,338,322	—	323,667	—	640,728	8,613	6,518,487
American Motorists	5,540,265	—	129,763	—	27,061	18,073	5,700,604
American Mutual Liability	5,494,417	21,871	748,062	9,170	474,061	9,564	23,102,368
American Mutual Life	21,673,515	—	61,954	—	12,928	1,030,369	10,306,369
American Policyholders'	953,198	—	—	—	327,196	—	3,915,850
American Re-Insurance	3,141,365	7,014	431,040	9,235	35,717	35,839	10,849,390
American Surety	9,468,673	—	338,899	958,719	25,745	—	309,240
Arrow Mutual Liability	264,907	—	18,588	—	108,735	—	4,219,503
Bankers Indemnity	3,896,004	14,919	190,545	7,355	440	1,906	161,767
Boston Casualty	156,526	—	4,593	—	—	120	—
Car and General	2,545,845	—	90,329	—	1,684	69,010	2,706,868
Central Surety and Insurance	3,808,313	18,106	115,560	14,256	13,771	5,432	3,975,542
Century Indemnity	6,502,330	—	243,701	—	16,326	10,342	6,772,775
Columbia Casualty	2,230,678	—	214,311	—	53,966	4,368	2,507,366
Columbia National Life, Accident Dept.	213,771	—	—	—	—	—	213,771 ¹
Commercial Casualty	6,285,061	241,576	144,923	18,893	115,057	65,701	6,872,193
Connecticut General Life, Accident Dept.	2,068,898	—	—	—	—	45	2,069,516 ¹
Continental Casualty	18,893,361	21,664	819,697	77,807	579,885	12,217	20,418,220
Craftsman	—	—	7,213	—	4,264	2,997	196,429
Eagle Indemnity	2,862,192	—	257,014	—	31,319	2,256	3,174,009
Eastern Mutual	327,022	—	13,051	—	4,280	450	344,901
Electric Mutual Liability	327,954	—	34,554	—	4,152	—	366,660
Employers' Liability	28,163,726	3,400	1,042,590	495,914	1,528,736	36,899	31,335,699
Employers' Reinsurance	6,828,666	36,999	340,582	15,495	22,044	112,411	31,335,699
Equitable Life, Accident Dept.	3,846,694	—	—	—	—	—	7,363,764
European General Reinsurance	9,717,462	44,477	617,272	25,385	298,675	—	10,703,271
Excess	1,477,402	—	176,610	—	321,107	—	1,989,559
Factory Mutual Liability	3,130,313	—	298,860	—	16,394	—	3,450,133
Federal Life and Casualty	814,472	183	30,113	8,898	8,356	—	878,579
Federal Mutual Liability	—	—	1,750	—	—	—	1,750
Fidelity and Casualty	—	—	1,642,468	—	3,683,401	6,619	30,681,792
Fidelity and Deposit	25,293,538	—	464,711	19,000	603,361	145,229	12,477,354
Fireman's Fund Indemnity	5,142,032	10,373	289,916	279,000	54,732	2,303	5,486,317
First Reinsurance	421,661	—	68,449	—	37,425	11,209	539,425
General Accident Fire and Life	18,111,976	4,498	932,348	116,287	135,529	2,968	19,305,193

General Reinsurance	5,217,512	13,163	892,972	89	60,785	538,200	1,890,557	8,613,278
Glens Falls Indemnity	16,737,617	36,480	275,976	4,312	10,557	1,308,679	6,421	8,379,042
Globe Indemnity	18,053,923		1,127,775	10,203	66,406	109,207	12,137	16,979,651
Great American Indemnity	9,562,866		499,196	3,491		102,873	13,141	10,181,867
Guarantee Company of North America	357,799	3,491	61,651	130		21,736	85,972	506,178
Hartford Mutual Casualty	8,537,478		203,077	419		33,379	1,627	8,862,101
Hartford Accident and Indemnity	34,936,572	4,282	1,567,896	57,484		282,826	36,832,439	36,832,439
Hartford Live Stock	466,246		52,587	52		3,256	3,850	523,991
Hartford Steam Boiler	4,634,726	11,886	682,671	947	63,070	66,465	109,784	5,569,549
Home Indemnity	2,410,861	15,000	221,983	529	62,911	62,911	12,847	2,724,131
Indemnity Insurance	11,779,100	6,934	831,091	9,808	237,192	237,192	10,105	12,867,296
Interboro Mutual Indemnity	2,011,726		112,298	946		77,508	1,075	2,210,487
International Fidelity	116,152		73,401	37		69,531	17	259,138
John Hancock Mutual Life, Accident Dept.	523,072		6,331			1,500		523,072
Lawyers Title		4,454			22,377		6,643	41,305
Liberty Mutual	33,647,897	2,239	1,124,050	10,777	9,653	441,474	66,521	35,302,611
London Guarantee and Accident	7,730,329		519,959	9,665	19,000	217,048	9,178	8,505,179
London & Lancashire Indemnity	3,412,367		178,339			7,731		3,598,437
Loyal Protective	1,210,276		41,869	373		20,202	5,199	1,277,919
Marbarnes Mutual Casualty	22,219,615	87,103	433,072	3,018	57,100	260,835	60,035	23,120,777
Maryland Casualty	25,794,359	40,703	887,593	52,671	203,104	201,834	85,211	27,325,476
Massachusetts Accident	1,268,019		104,368	2,578	662	84,120		1,459,747
Massachusetts Bonding and Insurance	14,260,143		622,636	10,230	135,774	262,487	38,892	15,330,162
Massachusetts Casualty	112,896		5,305	275		4,738	9,980	133,194
Massachusetts Indemnity	784,708		21,737	1,452		7,720	15	815,632
Massachusetts Plate Glass	90,297	16,253	478		6,003	10	5,628	118,669
Massachusetts Protective	6,779,001	10,506	266,083	1,347	41,932	101,119	1,078	7,200,766
Massachusetts Title	6,007	5,089	184	4				86,354
Medical Protective	1,075,846	60,999	19,689	175	29,109	1,280	1,187,099	3,167,115
Merchants Mutual Casualty	3,068,791	14,704	48,007	5,374	6,448	20,600	3,281	3,032,070
Metropolitan Casualty	4,941,511		48,007	7,298	13,794	239,522	3,508,076	17,421,610
Metropolitan Life, Accident Dept.	17,420,402	81,590	240,279				1,208	2,488,710
Monarch Life, Accident Dept.	2,488,710							2,488,710
Mutual Boiler	496,599		36,542			14,212	3,563	550,916
National Accident and Health	635,064	9,113	6,676	463	3,856	763		655,935
National Casualty	2,721,941	3,425	104,991	1,408	4,119	61,675	29,929	2,927,488
National Grange Mutual Liability	986,591	2,883	50,537			16,489		1,036,823
National Surety Corp.	9,145,759	11,971	564,354	7,164	179,285	737,344	44,839	10,690,886
New Amsterdam Casualty	13,858,948	7,400	390,247	51,041	424,349	1,047,365	30,486	15,809,856
New Century Casualty	343,038	4,027	7,712	171	9,902	9,304	30	374,184
New York Casualty	2,450,287	33,856	90,622	754	6,139		9,661	2,591,319
New York Accident	3,387,463	27,232	73,505	1,300	560			3,492,593
Norwich Union Indemnity	414,171		101,368	898		24,669	2,043	543,149
Ocean Accident and Guarantee	9,083,104	406	529,734	16,159	66,258	194,130	2,397	9,892,188
Ohio Casualty	4,822,935	7,577	79,071	2,078	3,000	36,368	15,250	4,966,279
Paul Revere Life, Accident Dept.	934,447							934,447
Peerless Casualty	421,013		22,775	51		16,439	5,036	465,314

* Includes Life Department.

1 All other income included in Life Department, Table B.

TABLE Q.—INCOME DURING 1936—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Net Premiums Written	INTEREST		Rents	Profit on Sale and Increase in Book Value of Assets	Other Sources	Total
		Mortgages	Stocks and Bonds				
Phoenix Indemnity	\$3,517,923	—	\$215,498	—	\$87,549	\$1,653	\$3,823,986
Preferred Accident	4,055,195	\$29,030	260,640	\$3,531	443,562	—	4,794,181
Protective Indemnity	351,135	10,277	46,661	6,025	33,097	—	447,195
Prudential, Accident Dept.	2,974,856	1,521	—	—	196,781	29,414	2,104,270 ¹
Royal Indemnity	12,941,411	—	998,549	—	10,896	10,507	13,526,966
Saint Paul-Mercury Indemnity	4,506,276	—	219,735	—	67,622	1,408	4,737,723
Seaboard Surety	1,396,506	—	134,532	—	192,885	—	1,598,660
Seaboard Surety	2,353,654	—	341,989	900	2,071	—	2,889,444
Security Mutual Casualty	370,927	—	9,977	—	392,289	—	392,289
Service Mutual Liability	1,143,087	6,041	24,181	4,087	22,393	6,772	1,215,315
Shelby Mutual Plate Glass and Casualty	14,935,633	11,570	464,908	182,751	241,010	13,661	15,853,880
Standard Accident	3,423,487	—	115,693	—	9,836	28	3,552,128
Standard Surety & Casualty	3,207,011	—	183,607	—	121,509	—	3,514,819
Sun Indemnity	930	3,602	—	3,685	—	2,208	10,425
Title Insurance Co. of Hampden Co.	96,379	—	11,143	—	—	—	107,522
Transit Mutual	115,288	—	3,476	—	—	57	118,828
Travelers, Accident Dept.	58,424,064	—	—	—	—	76,259	58,500,323 ¹
Travelers Indemnity	10,286,001	—	737,549	—	376,401	21,090	11,421,350
Twin Mutual Liability	—	—	—	309	—	10	10
United Casualty	259,499	—	8,783	348	5,007	328	274,279
United Life and Accident, Accident Dept.	116,906	—	—	—	—	—	116,906 ¹
United States Casualty	5,503,926	32,048	258,688	—	23,235	3,883	5,830,018
United States Fidelity and Guaranty	32,867,714	17,320	1,386,428	313,363	504,338	130,415	35,392,834
United States Guaranties	5,063,557	—	457,447	—	114,184	172,236	5,815,749
United States Mutual Liability	204,738	—	22,592	—	10,880	242	239,310
Utica Mutual	4,719,365	73,193	252,331	32,896	123,092	18,107	6,230,888
Washington National	4,990,068	48,942	117,627	1,424	60,735	1,647,977 ²	6,871,798
Western Casualty	270,016	—	33,375	—	5,756	—	309,747
Yorkshire Indemnity	898,963	240	78,753	—	45,387	—	1,023,384
Zurich General Accident and Liability	13,019,795	—	826,536	—	225,919	378,695	14,467,515
Totals	\$758,870,297	\$1,212,218	\$32,581,108	\$4,389,077	\$20,467,326	\$10,383,114	\$828,619,843

¹ All other income included in Life Department, Table B.² Includes Life Department.

TABLE R.—NET PREMIUMS WRITTEN DURING 1936—MISCELLANEOUS COMPANIES

COMPANIES	Accident and Health	Auto-mob. Liability	Liability Other than Auto.	Work-men's Compensation	Fidelity	Surety	Plate Glass	Burglary Theft	Steam Boiler	Machinery	Auto. Property Damage Collision	Other Property Damage Collision
Aetna Casualty and Surety	\$19,036	\$7,897,860	\$2,762,971	\$4,626,704	\$2,306,234	\$2,073,479	\$505,875	\$1,782,655	\$5,164	\$35,940	\$2,987,641	\$237,883
Aetna Life, Accident Dept.	7,855,013	2,641,061	2,771,037	5,108,057	-	-	-	-	-	-	-	-
American Automobile	-	8,553,605	-	45,919	-	-	-	-	-	-	-	-
American Bonding Co. of Baltimore	-	-	-	-	-	-	-	-	-	-	-	-
American Credit Indemnity	-	-	-	-	-	-	-	-	-	-	-	1,338,322 ²
American Employers'	64,735	1,817,539	667,194	1,489,689	264,171	257,968	84,219	226,123	64,363	10,538	560,456	33,270
American Motorists	21,696	3,481,125	89,590	846,079	860	12,880	7,926	7,926	2,459	3,304	1,026,023	8,238
American Mutual Liability	767	2,815,389	1,337,393	10,540,318	42,151	610	4,762	-	-	-	196,435	196,435
American Policyholders'	12,560	606,036	5,267	19,544	-	-	-	-	-	-	308,707	1,084
American Re-Insurance	11,627	967,174	260,726	539,437	449,993	641,564	-	101,534	15,278	41,869	81,227	30,336
American Surety	27,561	933,310	423,955	424,486	4,058,717	2,521,313	112,280	670,241	-	-	302,136	22,235
Arrow Mutual Liability	-	-	9,013	228,333	-	-	-	-	-	-	-	-
Bankers Indemnity	23,271	1,214,317	793,408	1,124,577	1,015	1,504	143,980	198,345	-	-	374,972	20,615
Boston Casualty	156,526	-	-	-	-	-	-	-	-	-	-	-
Car and General	-	1,421,776	236,688	381,229	-	-	31,742	39,836	-	-	427,461	7,113
Central Surety and Insurance	18,699	1,640,806	218,494	819,866	103,657	351,868	161,330	74,395	-	-	398,671	20,527
Century Indemnity	134,447	2,220,630	915,909	1,474,799	227,361	401,170	155,920	282,367	-	-	657,553	32,174
Columbia Casualty	101,422	527,867	295,835	339,889	187,479	173,697	57,945	153,331	90,055	100,244	173,861	29,053
Columbian Nat. Life, Acc. Dept.	213,771	-	-	-	-	-	-	-	-	-	-	-
Commercial Casualty	2,506,651	1,831,746	722,013	108,407	160,454	104,842	264,521	187,466	-	-	389,082	9,003
Connecticut Gen. Life, Acc. Dept.	2,068,898	4,191,982	1,889,961	3,347,659	549,939	1,056,506	315,670	547,200	67,676	6,584	1,291,320	73,124
Continental Casualty	5,555,640	-	-	-	-	-	-	-	-	-	-	-
Craftsman	180,862	-	-	-	-	-	-	-	-	-	-	-
Eagle Indemnity	82,974	937,112	503,633	486,313	155,490	56,416	87,634	221,208	60,019	16,550	257,309	17,534
Eastern Mutual	-	247,422	38	46,608	-	-	-	-	-	-	32,956	-
Electric Mutual Liability	-	123,360	6,623	156,967	-	-	-	-	-	-	40,529	455
Employers' Liability	406,312	7,713,798	4,509,199	10,563,536	573,740	246,667	353,894	954,158	266,588	113,578	2,213,915	248,341
Employers' Insurance	187,504	4,026,033	698,106	497,326	208,250	342,623	15,062	163,963	31,616	57,131	419,363	70,574
Equitable Life, Accident Dept.	3,846,694	4,593,742	712,729	32,699	964,901	701,916	-	1,144,866	32,615	37,171	76,960	66,214
European General Reinsurance	1,208,979	1,032,951	102,254	27,630	56,246	101,634	1,314	17,017	37	-6,434	123,787	9,043
Excess	10,523	2,402,083	-	-	-	-	-	-	-	-	728,230	-
Factory Mutual Liability	814,472	-	-	-	-	-	-	-	-	-	-	-
Federal Life and Casualty	-	-	-	-	-	-	-	-	-	-	-	-
Federal Mutual Liability	1,396,860	5,304,635	3,379,336	6,810,523	2,179,460	1,834,870	532,868	1,072,299	631,203	278,192	1,718,260	155,032
Fidelity and Casualty	-	-	-	-	5,560,203	4,219,486	193,904	994,339	-	-	-	-
Fidelity and Deposit	-	-	-	-	200,231	192,818	87,614	185,447	-	-	437,530	50,844
Fireman's Fund Indemnity	166,049	1,622,437	795,960	1,403,096	-15	-	-	21,540	-	-	19,149	2,113
First Reinsurance	249,594	82,806	45,715	759	-	-	-	-	-	-	19,149	2,113
General Accident	979,442	9,005,480	1,448,108	3,287,457	-	-	226,472	585,686	42,408	6,166	2,473,754	57,003
General Accident Fire and Life	401,868	1,773,758	541,915	388,337	619,151	966,942	5,941	449,817	31,964	-16,919	13,047	41,691
General Reinsurance	236,836	2,098,166	926,599	1,251,071	245,715	774,344	164,075	337,328	-	-	650,366	53,117
Glens Falls Indemnity	-	-	-	-	-	-	-	-	-	-	-	-

¹ Sprinkler.² Credit.³ Water Damage.

TABLE R.—NET PREMIUMS WRITTEN DURING 1936—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Accident and Health	Auto- mobile Liability	Liability Other than Auto.	Work- men's Compensation	Fidelity	Surety	Plate Glass	Burglary and Theft	Steam Boiler	Machin- ery	Auto. Property Damage and Collision	Other Property Damage and Collision
Globe Indemnity	\$326,861	\$5,114,862	\$2,334,602	\$3,509,501	\$853,859	\$564,363	\$257,056	\$700,227	\$103,946	\$58,812	\$1,574,039	\$105,795
Guarantee Co. of North America	168,435	3,041,629	1,520,963	2,378,738	337,960	596,384	198,862	299,997	—	—	944,836	74,027
Hardware Mutual Casualty	—	—	—	—	191,924	165,875	—	—	—	—	—	—
Hartford Accident and Indemnity	—	4,190,172	322,208	2,082,202	—	—	168,896	120,951	—	—	1,625,067	27,982
Hartford Live Stock	1,079,193	9,260,521	4,509,906	9,250,326	2,431,049	2,713,367	486,267	1,756,794	305	—	3,012,826	339,507
Hartford Steam Boiler	—	—	—	—	—	—	—	—	3,132,620	1,502,106	—	—
Home Indemnity	—	1,348,174	200,171	—	165,489	—	60,164	146,609	—	—	439,305	3,872
Indemnity Insurance	1,700	3,458,949	1,777,340	1,431,999	1,580,123	784,406	279,504	994,668	—	—	1,090,802	109,765
Interboro Mutual Indemnity	274,032	—	139,235	946,588	—	—	—	—	—	—	199,527	3,910
International Fidelity	—	722,466	—	—	107,102	9,050	—	—	—	—	—	—
John Hancock Mut. Life, Acc. Dept.	523,072	—	—	—	—	—	—	—	—	—	—	—
Lawyers Title	—	—	—	—	—	—	—	—	—	—	—	—
Liberty Mutual	28,357	7,836,209	2,462,772	20,540,811	376,756	—	27,408	300,714	2,092	2,869	1,948,078	112,901
London Guarantee and Accident	189,770	2,014,284	1,039,468	2,431,778	269	32,654	144,029	305,011	166,187	72,955	610,130	72,629
London & Lancashire Indemnity	185,072	1,374,025	525,020	457,558	50,463	151,340	112,926	166,762	—	—	371,369	17,832
Loyal Protective	1,210,276	—	—	—	—	—	—	—	—	—	—	—
Lumbermans Mutual Casualty	164,139	11,100,390	960,507	6,136,776	26,160	—	110,082	142,508	96,208	27,869	3,386,989	67,327
Maryland Casualty	1,247,446	6,019,979	2,985,394	6,844,613	1,517,746	2,841,544	411,627	1,195,140	470,500	77,933	1,919,277	154,551
Massachusetts Accident	1,268,019	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Bonding and Ins.	1,918,784	3,971,270	1,848,649	2,418,445	1,173,709	1,122,803	271,620	399,278	—	—	1,073,491	61,094
Massachusetts Casualty	112,896	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Indemnity	784,708	—	—	—	—	—	90,297	—	—	—	—	—
Massachusetts Plate Glass	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Title	6,779,001	—	—	—	—	—	—	—	—	—	—	—
Medical Protective	—	—	1,075,846	—	—	—	—	—	—	—	—	—
Merchants Mutual Casualty	43,961	2,082,583	74,014	262,260	—	—	—	—	—	—	—	5,407 ⁵
Metropolitan Casualty	789,399	2,056,476	704,623	95,846	—	—	15,022	—	—	—	586,976	3,885
Metropolitan Life, Accident Dept.	17,420,402	—	—	—	140,023	176,140	292,601	203,195	—	—	456,820	20,021
Monarch Life, Accident Dept.	2,488,710	—	—	—	—	—	—	—	—	—	—	6,367 ¹
Mutual Boiler	—	—	—	—	—	—	—	—	—	—	—	—
National Accident and Health	635,064	—	—	—	—	—	—	—	281,408	215,191	—	—
National Casualty	238,464	—	78,628	177,648	12,421	24,062	16,655	29,592	—	—	78,980	4,012
National Grange Mutual Liability	2,061,479	759,631	—	—	—	—	—	—	—	—	240,960	—
National Surety Corp.	—	—	—	—	—	—	—	—	—	—	—	—
New Amsterdam Casualty	291,183	3,493,774	2,164,330	3,493,526	3,862,655	3,139,497	107,686	2,035,943	—	—	1,038,392	108,285
New York Casualty	—	43,604	—	—	1,157,626	1,277,272	327,390	506,970	—	—	19,686	—
North American Accident	—	643,535	284,163	243,216	436,228	296,776	278,749	165,145	—	—	170,200	28,207
Norwich Union Indemnity	3,387,463	—	—	—	—	—	182,817	—	—	—	—	—
—	37,659	156,566	44,881	83,879	—	—	12,545	25,818	—	—	51,594	1,229

TABLE S.—DISBURSEMENTS DURING 1936—MISCELLANEOUS COMPANIES

COMPANIES	Net Losses	Dividends	Acquisition Expense	General Expense	Taxes and Fees	Loss on Sale and Decrease in Book Value of Assets	All Other Disbursements	Total
Aetna Casualty and Surety	\$6,900,087	\$900,000	\$7,104,690	\$5,307,177	\$872,178	\$477,157	\$86,262	\$21,647,541
Aetna Life, Accident Dept.	10,153,146	750,000	4,333,227	3,654,487	571,782	—	25,617	19,488,269
American Automobile	4,427,367	1,200,000	2,964,594	1,500,743	276,975	693,578	8,039	11,071,296
American Bonding Co. of Baltimore	—	—	349,349	119,100	27,945	4,201	319	500,914
American Credit Indemnity	48,198	66,607	391,466	492,916	155,045	138	36,000	1,190,430
American Employers'	2,312,519	175,000	1,390,196	824,223	157,382	76,549	3,675	4,939,544
American Motorists	2,188,850	593,458	977,458	761,169	117,025	42,977	8,778	4,686,719
American Mutual Liability	9,242,380	3,514,017	1,052,860	3,274,079	390,446	365,759	205,046	18,044,587
American Policyholders'	466,808	151,971	44,311	262,904	24,231	12,778	17,190	891,571
American Re-Insurance	644,471	300,000	871,112	238,802	135,458	332,796	11,082	2,533,721
American Surety	2,215,973	674,995	3,408,786	2,388,674	466,033	37,778	441,145	9,633,384
Arrow Mutual Liability	85,491	171,249	—	33,622	1,737	23,332	1,283	316,714
Barkers Indemnity	1,696,585	23,994	919,032	1,121,375	115,806	27,107	659	3,927,011
Boston Casualty	58,661	2,000	58,522	31,288	2,949	88	—	154,167
Car and General	1,000,029	—	591,488	491,690	58,421	2,604	110,027	2,254,259
Central Surety and Insurance	1,711,328	75,000	808,432	716,498	118,067	31,421	18,893	3,479,639
Century Indemnity	2,724,735	—	1,661,593	1,109,147	160,073	24,807	27,876	5,798,231
Columbia Casualty	534,375	50,000	523,949	554,282	57,054	76,432	24,257	1,829,449
Columbian National Life, Accident Dept.	80,311	—	74,735	52,055	47,574	—	211,695	211,695
Commercial Casualty	2,968,478	—	1,825,057	1,434,074	137,064	192,953	408,975	6,987,201
Connecticut General Life, Accident Dept.	999,294	—	548,488	262,489	37,450	—	80,925	1,848,746
Continental Casualty	7,318,294	350,000	5,210,237	3,340,675	458,373	609,019	17,367,523	17,367,523
Craftsman	76,573	—	58,085	48,825	4,972	1,572	18,052	208,079
Eagle Indemnity	1,205,067	150,000	710,576	555,751	115,410	47,042	4,859	2,788,705
Eastern Mutual	134,363	—	—	51,807	1,192	—	—	187,362
Electric Mutual Liability	91,198	80,412	36,070	36,070	2,618	799	—	211,097
Employers' Liability	12,983,436	—	6,447,882	5,262,717	685,847	204,040	1,554,037	27,137,959
Employers Reinsurance	2,062,230	240,000	2,584,552	651,899	98,430	136,476	17,814	5,791,501
Equitable Life, Accident Dept.	2,997,983	637,676	177,114	322,975	78,756	—	6,654	4,221,158
European General Reinsurance	2,912,369	—	4,081,503	490,456	249,290	304,469	889,118	8,927,205
Excess	1,989,772	37,755	646,529	613,525	116,377	155,502	21,624	3,781,084
Factory Mutual Liability	8,222,393	895,553	604	749,401	54,480	31,461	25,000	2,578,892
Federal Life and Casualty	264,535	9,000	312,489	160,032	24,579	2,608	11,304	784,547
Federal Mutual Liability	—	—	1,383	—	—	—	6,230	7,618
Fidelity and Casualty	10,418,521	—	6,468,365	5,503,400	738,642	247,842	83,352	23,460,122
Fidelity and Deposit	3,162,311	509,982	4,195,783	2,107,639	407,529	431,880	207,041	11,022,165
Fireman's Fund Indemnity	1,874,797	—	1,192,069	1,062,468	139,096	4,211	5,440	4,278,081
First Reinsurance	227,298	—	175,577	114,668	15,398	7,007	39,541	579,489

General Accident Fire and Life	7,670,822	—	4,199,344	3,123,112	658,032	136,700	695,009	16,483,709
General Reinsurance	1,555,975	340,000	1,861,068	638,871	170,401	300,338	41,937	4,908,590
Glens Falls Indemnity	2,553,125	100,000	1,931,590	1,506,656	192,309	72,589	37,051	6,393,320
Globe Indemnity	6,295,533	1,000,000	3,569,894	3,046,106	603,912	159,481	76,547	14,751,473
Great American Indemnity	3,835,057	200,000	2,218,410	2,004,270	251,216	128,156	11,904	8,649,013
Guarantee Company of North America	30,953	—	130,357	81,994	12,966	125	103,898	360,293
Hardware Mutual Casualty	3,509,734	1,359,952	1,126,869	1,126,869	125,190	88,380	56,620	7,703,358
Hartford Accident and Indemnity	13,246,041	360,000	8,510,077	6,125,048	1,012,871	220,693	200,806	29,675,536
Hartford Live Stock	299,017	—	65,896	68,572	14,182	12,979	599	461,245
Hartford Steam Boiler	1,113,713	570,000	1,512,259	2,218,159	266,407	38,929	57,152	5,776,619
Home Indemnity	1,123,282	—	578,026	463,620	58,877	91,803	2,212	2,317,820
Indemnity Insurance	3,689,387	200,000	3,279,755	2,577,675	351,640	175,955	135,205	10,409,707
Interboro Mutual Indemnity	740,944	597,187	31,700	356,709	50,427	2,700	1,975	1,781,642
International Fidelity	11,238	105,000	5,191	41,427	11,239	—	—	198,372
John Hancock Mutual Life, Accident Dept.	257,578	46,863	40,028	47,587	8,298	19,425	865	400,354
Lawyers Title	3,762	—	—	4,640	117	901	—	32,081
Liberty Mutual	13,437,213	5,592,769	1,184,830	5,033,727	546,667	89,956	22,652	25,932,585
London Guarantee and Accident	3,267,921	—	1,739,567	1,738,467	225,466	219,406	519,135	7,723,952
London & Lancashire Indemnity	1,398,067	—	921,862	746,173	101,191	4,552	1,975	3,073,760
Loyal Protective	572,465	24,000	259,654	224,859	35,469	36,479	5,677	1,178,003
Lumbermens Mutual Casualty	8,430,864	3,362,835	3,329,539	3,407,075	389,712	473,662	19,514,914	25,857,400
Maryland Casualty	11,776,908	614,208	6,320,998	5,349,009	630,259	736,483	429,537	1,379,738
Massachusetts Accident	784,638	—	338,662	248,739	24,057	13,079	603	1,379,738
Massachusetts Bonding and Insurance	6,491,570	370,106	3,575,076	2,490,515	390,617	3,234	75,776	13,397,494
Massachusetts Casualty	45,914	—	40,539	28,673	3,024	668	1,807	120,625
Massachusetts Indemnity	332,721	5,000	208,178	173,935	20,471	1,027	3,175	744,507
Massachusetts Plate Glass	36,792	12,207	28,721	14,078	2,633	3,376	3,278	101,085
Massachusetts Protective	3,797,825	100,000	1,555,669	822,049	177,982	111,751	48,124	6,613,400
Massachusetts Title	—	—	11	14,773	517	—	—	84,790
Medical Protective	580,934	36,000	170,501	279,119	33,462	120,207	61,782	1,282,005
Mechanics Mutual Casualty	1,316,369	471,543	335,651	763,490	94,114	128,650	36,104	3,145,921
Metropolitan Casualty	2,927,058	12,658	1,371,387	1,317,581	135,784	262,036	1,582,724	6,969,228
Metropolitan Life, Accident Dept.	8,982,907	3,773,428	1,364,753	2,396,041	347,674	—	356	16,865,159
Monarch Life, Accident Dept.	1,206,966	—	633,231	396,794	51,751	—	1,351	2,290,093
Mutual Boiler	69,990	200,516	3,650	198,391	7,482	4,926	—	484,955
National Accident and Health	214,120	13,500	279,628	69,975	17,898	217	599,416	5,545
National Casualty	1,150,056	60,000	860,141	323,992	71,556	60,643	8,408	2,564,934
National Grange Mutual Liability	232,005	139,281	97,900	185,675	19,885	4,187	16,353	695,086
National Surety Corp.	1,829,065	400,000	3,316,642	1,840,227	423,034	25,315	139,789	7,974,072
New Amsterdam Casualty	6,489,848	—	3,405,496	2,794,067	401,700	120,779	348,563	13,560,453
New Century Casualty	163,809	—	97,409	73,308	7,971	315	361,265	3,361,265
New York Casualty	991,746	—	677,954	563,004	77,833	11,374	20,598	2,342,509
North American Accident	1,160,787	20,000	1,561,878	406,466	72,566	30,083	6,479	3,256,259
Norwich Union Indemnity	538,630	—	97,039	273,764	31,380	280	956	942,019
Ocean Accident and Guarantee	3,933,520	—	2,130,637	2,451,634	264,513	223,452	432,664	9,465,320
Ohio Casualty	1,711,187	72,000	1,326,475	923,189	140,105	46,872	10,114	4,229,912
Paul Revere Life, Accident Dept.	442,708	—	139,388	41,911	18,714	—	263	732,984
Peerless Casualty	140,774	39,566	130,162	62,608	9,764	23,374	5,374	411,622

¹ All other disbursements included in Life Department, Table C. ² Includes Life Department.

TABLE S.—DISBURSEMENTS DURING 1936—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Net Losses	Dividends	Acquisition Expense	General Expense	Taxes and Fees	Less on Sale and Decrease in Book Value of Assets	All Other Disbursements	Total
Phoenix Indemnity	\$1,450,337	\$60,000	\$802,164	\$640,562	\$131,996	\$73,079	\$4,237	\$3,222,375
Preferred Accident	1,679,053	243,675	1,013,762	976,655	123,388	701,213	3,722	4,741,468
Protective Indemnity	118,653	75,000	94,716	57,629	20,558	25,724	4,166	396,446
Prudential, Accident Dept.	1,102,116	377,090	98,430	200,953	38,568	—	17,873	1,835,030 ¹
Royal Indemnity	4,914,610	850,000	2,703,663	2,526,321	536,162	239,450	77,652	11,847,858
Saint Paul-Mercury Indemnity	1,204,458	50,000	1,133,641	744,494	161,750	13,072	5,236	3,312,651
Seaboard Surety	134,952	100,000	357,528	260,448	66,135	64,840	8,170	992,073
Security Mutual Casualty	869,928	972,635	199,822	254,945	27,036	357	507	2,322,230
Service Mutual Liability	265,188	—	1,898	103,496	3,708	3,280	2,779	380,349
Shelby Mutual Plate Glass and Casualty	482,377	40,432	262,862	218,850	29,868	14,925	6,012	1,058,326
Standard Accident	6,280,994	257,813	4,077,990	2,835,553	310,133	316,691	150,001	14,238,175
Standard Surety & Casualty	1,332,072	—	817,093	765,490	96,096	1	948	3,011,700
Sun Indemnity	2,255,244	—	712,726	746,777	114,998	126,883	13,893	3,970,431
Title Insurance Co. of Hampden Co.	—	—	—	3,029	40	—	6,732	9,801
Transit Mutual	63,544	60,200	—	23,326	1,037	—	—	148,327
Transportation Mutual	72,220	—	—	34,632	1,271	10,220	—	118,343
Travelers, Accident Dept.	25,630,309	—	12,195,873	11,242,395	1,565,617	—	25,743	50,669,937 ¹
Travelers Indemnity	3,030,371	480,000	2,880,575	3,276,973	453,752	270,595	720,936	11,119,202
Twin Mutual Liability	—	—	—	1,841	—	—	10,000	11,841
United Casualty	106,720	—	102,626	45,337	5,966	2,398	1,282	264,329
United Life and Accident, Accident Dept.	101,852	—	11,703	17,167	2,966	—	—	135,688 ¹
United States Casualty	2,796,031	—	1,173,282	1,254,686	183,599	24,866	154,901	5,587,455
United States Fidelity and Guaranty	13,972,626	158,849	8,741,986	5,770,560	989,557	1,243,789	4,284,048	35,161,415
United States Guarantee	1,472,174	1,320,000	1,518,527	831,431	250,076	117,330	11,426	5,520,964
United States Mutual Liability	80,646	64,006	—	39,429	405	112	—	184,598
Utica Mutual	2,086,791	871,611	447,382	976,453	145,537	171,669	267,259	4,966,702
Washington National	2,083,573	520,000	1,738,669	468,726	84,413	7,155	1,260,842 ²	6,133,378
Western Casualty	237,856	—	—	80,614	14,430	—	673	333,573
Yorkshire Indemnity	310,318	—	245,897	199,467	26,288	46,035	18,491	846,496
Zurich General Accident and Liability	5,355,718	—	2,761,537	2,602,670	342,936	230,164	419,615	11,712,640
Totals	\$308,231,439	\$38,258,659	\$172,816,510	\$142,438,940	\$21,390,717	\$12,159,311	\$17,949,087	\$713,244,663

¹ All other disbursements included in Life Department, Table C.² Includes Life Department.

TABLE T.—NET LOSSES PAID DURING 1936—MISCELLANEOUS COMPANIES

COMPANIES	Accident Health	Auto- mobile Liability	Liability Other than Auto.	Work- men's Compen- sation	Fidelity	Surety	Plate Glass and Theft	Burglary and Theft	Steam Boiler	Machin- ery	Auto. Property Damage Collision	Other Property Damage Collision
Aetna Casualty and Surety	\$38,870	\$2,525,281	\$289,986	\$1,376,071	\$380,468	\$316,745	\$201,682	\$351,623	-	\$21,594	\$1,190,860	\$188,512 ¹
Aetna Life, Accident Dept.	4,206,152	1,700,260	1,308,079	2,938,035	-	-	-	-	-	-	912,613	-
American Automobile	-	3,490,231	-	24,523	-	-	-	-	-	-	-	-
American Bonding Co. of Baltimore	-	-	-	-	-	-	-	-	-	-	-	-
American Credit Indemnity	-	-	-	-	-	-	-	-	-	-	-	-
American Employers'	27,344	965,099	194,149	716,932	68,340	75,325	34,135	32,841	\$4,222	1,460	185,182	4,490
American Motorists	8,138	1,399,580	26,331	425,739	-	-	11,958	-	-	-	316,187	921
American Mutual Liability	-	1,216,127	420,086	7,317,218	14,221	-	1,138	1,033	-	4,332	33,850	33,850
American Policyholders	8,764	347,158	1,135	7,144	-	-	-	-	-	-	102,499	108
American Re-Insurance	983	378,944	70,063	76,634	37,476	14,810	-	25,793	2,483	7,792	28,896	597
American Surety	-	469,874	111,108	192,664	871,821	355,463	42,433	75,200	-	-	96,185	1,225
Arrow Mutual Liability	-	-	2,183	69,752	-	-	-	-	-	-	-	-
Bankers Indemnity	13,556	-	-	-	385	32,517	63,385	71,127	-	-	131,695	3,521
Boston Casualty	58,661	-	210,416	521,105	-	-	-	-	-	-	-	-
Car and General	-	578,500	89,075	170,483	-	-	15,926	12,292	-	-	132,888	865
Central Surety and Insurance	8,262	928,277	90,643	402,361	8,816	19,331	83,083	17,757	-	-	150,177	2,621
Century Indemnity	36,076	1,156,336	295,660	698,085	68,152	115,961	70,032	67,408	-	-	202,018	15,007
Columbia Casualty	-	45,936	62,259	123,781	52,681	34,777	31,089	51,071	7,052	12,294	34,864	662
Columbian Nat. Life, Acc. Dept.	80,311	-	-	-	-	-	-	-	-	-	-	-
Commercial Casualty	1,173,527	903,780	297,520	250,991	18,396	-2,058	122,938	58,462	-	-	143,652	1,081
Connecticut Gen. Life, Acc. Dept.	999,294	-	-	1,234,989	139,794	159,639	132,347	98,804	-	367	433,637	6,898
Continental Casualty	76,573	1,681,562	515,835	-	-	-	-	-	-	-	-	967 ⁴
Craftsman	-	-	-	-	-	-	-	-	-	-	-	-
Eagle Indemnity	37,290	435,505	180,830	272,911	35,848	25,542	32,565	81,566	-	6,460	81,524	1,244
Eastern Mutual	-	103,305	267	20,337	-	-	-	-	-	-	10,521	-
Electric Mutual Liability	-	21,919	267	50,433	-	-	-	-	-	-	9,579	-
Employers Liability	193,974	4,273,257	1,543,430	5,628,810	144,186	40,474	122,616	156,602	32,515	25,700	761,903	53,969
Employers Reinsurance	124,577	1,490,761	51,490	165,020	46,021	-3,620	-	31,253	807	4,344	150,923	4,216
Equitable Life, Accident Dept.	2,997,983	-	-	-	-	-	-	-	-	-	-	-4,162 ²
European General Reinsurance	806,379	1,429,435	28,837	15,025	145,955	116,848	-	309,460	15,079	9,012	16,890	15,379 ²
Excess	15,127	1,397,855	211,608	118,328	-4,382	-17,779	1,053	6,608	-	18,971	216,951	25,432
Factory Mutual Liability	-	654,936	-	-	-	-	-	-	-	-	167,457	-
Federal Life and Casualty	264,535	-	-	-	-	-	-	-	-	-	-	-
Federal Mutual Liability	-	-	-	-	-	-	-	-	-	-	-	-
Fidelity and Casualty	799,666	2,755,442	1,091,174	3,621,968	582,626	325,002	190,390	254,334	63,314	38,081	677,835	18,689
Fidelity and Deposit	195	-	-	1,230	1,228,319	1,570,724	79,435	282,408	-	-	-	-
Fireman's Fund Indemnity	62,953	622,213	223,694	570,935	54,017	95,071	28,909	38,527	-	-	168,362	4,116
First Reinsurance	169,354	39,741	13,294	-	4,872	-1,745	-	317	-	-	1,465	-

¹ Sprinkler.² Credit.³ Water Damage.⁴ American Foreign Insurance Association.

TABLE T.—NET LOSSES PAID DURING 1936—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Accident and Health	Auto-mobility and Liability	Liability Other than Auto.	Work-men's Compensation	Fidelity	Surety	Plate Glass	Burglary and Theft	Steam Boiler	Machinery	Auto Property Damage and Collision	Other Property Damage and Collision
General Accident Fire and Life	\$368,808	\$3,829,165	\$508,177	\$1,743,886	—	—	\$134,116	\$180,474	\$4,751	\$465	\$889,817	\$11,103
General Reinsurance	221,936	527,086	66,139	290,540	\$110,676	\$133,381	—	73,921	240	23,827	33,389	74,840
Glens Falls Indemnity	78,051	1,055,641	294,043	511,177	60,030	141,868	64,014	100,811	—	—	238,609	7,981
Globe Indemnity	127,088	2,250,998	867,788	1,826,554	225,471	138,501	86,465	184,433	22,828	13,241	541,474	10,092
Great American Indemnity	66,251	1,444,721	486,586	1,062,327	64,114	197,801	87,512	71,496	—	—	346,907	7,342
Guarantee Co. of North America	—	—	—	—	42,161	—	—	—	—	—	—	—
Hardward Mutual Casualty	2,080	1,875,064	76,099	833,944	—	—	67,690	25,839	—	—	625,680	3,338
Hartford Accident and Indemnity	360,904	4,349,777	1,376,069	4,477,273	573,398	358,506	197,653	419,328	—	—	1,085,748	46,017
Hartford Live Stock	—	—	—	—	—	—	—	—	—	—	—	\$1,268 ¹
Home Indemnity	—	629,594	107,086	87,266	—	—	—	—	492,845	620,868	—	299,017 ¹
Indemnity Insurance	246	1,397,877	386,290	762,667	22,465	39,280	22,955	39,268	—	—	169,799	5,323
Interboro Mutual Indemnity	83,969	632,877	42,282	410,428	363,567	49,684	137,860	179,745	—	—	352,862	17,074 ²
International Fidelity	—	—	—	—	—	—	—	—	—	—	61,537	1,158
John Hancock Mut. Life, Acc. Dept.	257,578	—	—	—	11,238	—	—	—	—	—	—	—
Lawyers Title	—	—	—	—	—	—	—	—	—	—	—	—
Liberty Mutual	3,118	3,318,206	632,029	8,634,425	100,998	—	11,765	60,822	—	4,332	660,476	21,012
London Guarantee and Accident	86,879	1,019,809	372,449	1,280,141	—1,173	11,175	65,403	82,639	13,198	15,999	220,066	11,819
London & Lancashire Indemnity	77,963	375,201	196,082	235,606	4,006	90,223	45,636	39,154	—	—	130,154	3,972
Loyal Protective	572,465	—	—	—	—	—	—	—	—	—	—	—
Lumbermens Mutual Casualty	69,173	4,594,070	255,532	2,436,549	1,192	—	43,805	24,555	5,861	2,348	994,228	3,551
Maryland Casualty	542,314	3,164,426	1,080,331	3,781,916	481,168	1,306,223	165,008	313,581	58,303	62,190	739,370	39,885
Massachusetts Accident	754,638	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Bonding and Ins.	795,176	2,438,791	722,595	1,237,391	318,907	375,188	119,241	85,023	—	—	382,851	16,407
Massachusetts Casualty	332,721	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Indemnity	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Plate Glass	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Protective	—	—	—	—	—	—	—	—	—	—	—	—
Massachusetts Title	3,797,825	—	—	—	—	—	36,792	—	—	—	—	—
Medical Protective	—	—	580,934	—	—	—	—	—	—	—	—	—
Merchants Mutual Casualty	20,759	968,218	20,489	116,088	—	—	5,378	—	—	—	185,135	302
Metropolitan Casualty	334,924	1,001,740	238,803	219,917	30,494	112,945	125,715	50,135	—	—	167,334	3,685 ²
Metropolitan Life, Accident Dept.	8,982,907	—	—	—	—	—	—	—	—	—	—	—
Monarch Life, Accident Dept.	1,206,966	—	—	—	—	—	—	—	—	—	—	—
Mutual Boiler	—	—	—	—	—	—	—	—	—	—	—	—
National Accident and Health	214,120	—	—	—	—	—	—	—	34,652	35,338	—	—
National Casualty	910,506	108,029	16,560	60,047	12,741	2,701	7,013	4,721	—	—	26,966	251
National Grange Mutual Liability	—	179,977	—	—	—	—	—	—	—	—	52,028	—
National Surety Corp.	—	—	—	—	—	—	—	—	—	—	—	—
New Amsterdam Casualty	113,567	2,365,159	924,330	1,716,337	823,719	462,805	48,147	495,179	—	—	415,338	10,414
New Century Casualty	—	22,953	—	—	396,871	308,053	113,316	123,853	—	—	10,071	—
New York Casualty	—	375,971	110,291	110,289	73,784	147,830	75,698	23,774	—	—	71,959	2,150

TABLE U.—ASSETS DEC. 31, 1936—MISCELLANEOUS COMPANIES

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Premiums in Course of Collection	All Other Assets	Assets Not Admitted	Admitted Assets
Aetna Casualty and Surety	\$452,928	\$527,119	—	\$37,893,918	\$3,507,765	\$4,989,570	\$818,372	\$1,159,460	\$47,030,212
Aetna Life, Accident Dept.	—	—	—	—	—	—	—	—	—
American Automobile	—	—	—	12,605,006	2,130,712	1,530,281	2,070,364	69,696	18,867,267
American Bonding Co. of Baltimore	48,000	—	—	1,494,186	139,805	243,442	47,217	80,895	1,891,755
American Credit Indemnity	—	—	—	3,870,018	1,487,633	—	211,425	553,523	5,015,553
American Employers'	—	—	—	8,200,637	1,114,840	1,000,771	195,075	307,623	10,203,700
American Motorists	174,400	211,249	—	3,588,806	2,139,962	576,549	107,301	33,132	6,765,135
American Mutual Liability	784,105	—	—	23,803,121	2,891,777	2,055,506	1,234,560	951,489	29,817,089
American Policyholders'	—	—	—	1,553,509	209,406	39,823	79,232	64,931	1,817,039
American Re-Insurance	102,336	144,280	—	10,445,041	896,366	266,632	1,660,613	23,372	13,421,896
American Surety	8,300,000	—	—	16,289,566	2,963,776	1,597,038	1,915,593	4,682,524	29,383,449
Arrow Mutual Liability	—	—	—	489,410	56,974	—	14,348	10,281	560,451
Bankers Indemnity	90,106	488,980	—	4,512,818	799,373	914,630	71,960	485,391	6,392,476
Boston Casualty	—	—	—	127,096	14,902	2,088	8,702	7,252	145,836
Car and General	—	—	—	2,893,372	521,055	353,214	—98,613	126,069	3,547,359
Central Surety and Insurance	183,178	267,199	\$2,000	3,373,775	980,719	608,865	61,407	7,992	5,529,151
Century Indemnity	—	—	—	9,971,519	1,178,072	1,465,933	140,361	183,283	9,572,602
Columbia Casualty	—	—	—	5,862,918	504,217	384,113	223,594	188,953	6,785,889
Columbia National Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Commercial Casualty	770,647	3,306,978	—	3,769,213	462,973	884,802	576,955	592,195	9,179,373
Connecticut General Life, Accident Dept.	—	—	—	—	—	—	—	—	—
Continental Casualty	1,513,321	400,560	33,100	20,436,748	2,379,899	3,411,401	1,388,407	1,096,513	28,466,923
Craftsman	—	—	—	166,402	53,101	—	8,009	643	226,869
Eagle Indemnity	—	—	—	6,691,254	270,114	733,087	126,222	322,960	7,497,717
Eastern Mutual	—	—	—	292,598	359,447	—	5,164	15,775	641,434
Electric Mutual Liability	—	—	—	916,617	8,878	70,258	8,226	16,007	987,372
Employers' Liability	4,608,951	55,000	—	29,075,428	2,727,570	4,760,732	1,334,578	1,332,681	41,229,578
Employers' Reinsurance	247,031	673,933	—	9,986,028	2,147,351	362,379	315,556	200,290	13,531,988
Equitable Life, Accident Dept.	—	—	—	—	—	—	—	—	—
European General Reinsurance	489,741	722,035	—	15,261,865	628,935	1,785,667	666,755	62,166	19,492,832
Excess	—	—	—	2,917,370	516,648	322,803	147,601	258,650	3,730,195
Factory Mutual Liability	—	—	93,423	9,520,611	1,394,906	27,262	314,440	105,348	11,081,880
Federal Life and Casualty	144,000	11,000	—	748,027	39,066	2,746	47,865	54,573	938,131
Federal Mutual Liability	—	—	—	57,164	92,837	—	907	29,097	31,861
Fidelity and Casualty	—	—	—	39,448,758	2,889,686	5,110,714	1,104,112	910,198	47,835,430
Fidelity and Deposit	192,358	95,000	—	16,156,321	1,719,838	1,571,436	702,181	410,171	21,837,005
Fireman's Fund Indemnity	2,000,000	—	—	7,428,370	285,784	1,215,620	278,687	64,217	9,144,644
First Reinsurance	—	—	—	1,698,146	189,196	31,102	73,585	387,000	1,614,029
General Accident Fire and Life	1,020,261	130,082	11,109	27,124,742	1,820,477	3,607,526	153,035	1,867,880	33,059,332
General Reinsurance	312,000	242,200	—	12,709,773	1,565,163	688,376	759,701	148,388	16,099,825
Glens Falls Indemnity	94,862	680,939	—	7,831,457	1,117,736	1,288,812	151,167	66,766	11,098,197

Globe Indemnity	1,588,935	31,701,288	1,080,463	2,877,724	870,989	2,570,885	35,548,514
Great American Indemnity	-	11,231,001	827,571	1,877,539	1,189,946	306,342	14,819,715
Guarantee Company of North America	-	1,891,691	237,672	58,626	16,357	107,010	2,097,336
Hardware Mutual Casualty	-	6,235,000	854,037	854,037	179,610	19,052	8,509,839
Hartford Accident and Indemnity	71,654	39,978,187	12,302,215	7,219,644	1,999,333	561,124	61,573,458
Hartford Live Stock	54,870	1,067,210	174,625	84,434	25,233	8,002	1,343,500
Hartford Steam Boiler	-	15,762,111	932,801	1,066,710	454,106	277,675	19,202,934
Home Indemnity	290,275	4,080,052	174,033	409,211	863,684	16,953	6,360,027
Indemnity Insurance	250,000	20,012,064	1,876,372	2,092,106	2,041,528	406,045	25,616,025
Interboro Mutual Indemnity	-	3,546,169	197,132	158,341	15,636	46,521	4,081,207
International Fidelity	210,450	1,970,308	73,928	2,583	18,390	117,102	1,948,107
John Hancock Mutual Life, Accident Dept.	-	304,519	3,711	-	11,630	1,463	545,444
Lawyers Title	82,047	39,110,070	4,905,924	3,804,567	298,901	1,617,362	47,130,362
Liberty Mutual	50,708	12,593,769	656,962	1,693,286	449,551	467,138	15,115,513
London Guarantee and Accident	-	4,086,495	687,275	1,014,467	122,857	226,514	5,684,580
London & Lancashire Indemnity	-	1,356,222	251,395	-	20,128	-	1,627,745
Loyal Protective	-	11,917,332	8,337,910	2,909,858	960,039	79,648	23,632,342
Lumbermen Mutual Casualty	1,400,151	27,258,932	3,526,890	4,897,186	5,823,434	8,707,276	37,869,910
Maryland Casualty	1,212,246	1,842,115	654,670	14,396	40,041	58,243	2,500,879
Massachusetts Accident	7,900	17,663,321	1,207,005	2,502,246	808,037	3,430,761	20,068,301
Massachusetts Bonding and Insurance	-	173,487	6,241	2,714	2,078	16,785	167,735
Massachusetts Casualty	-	588,909	172,637	2,688	26,968	26,748	764,154
Massachusetts Indemnity	-	8,325	27,367	92,619	4,943	752	376,559
Massachusetts Plate Glass	280,059	7,212,708	1,220,982	20,475	736,906	403,983	9,786,328
Massachusetts Protective	529,474	6,700	12,514	-	55,065	40,994	9,236,855
Massachusetts Title	63,550	1,221,832	310,476	114,930	27,438	21,441	9,803,067
Medical Protective	312,142	1,756,012	842,377	530,182	43,063	381,651	3,219,922
Merchants Mutual Casualty	827,994	1,777,985	441,553	997,862	606,527	707,913	10,775,472
Merchants Casualty	32,000	-	-	-	-	-	-
Metropolitan Casualty	-	-	-	-	-	-	-
Metropolitan Life, Accident Dept.	-	-	-	-	-	-	-
Monarch Life, Accident Dept.	-	-	-	-	-	-	-
Mutual Boiler	-	848,961	91,717	33,757	10,256	2,128	982,563
National Accident and Health	44,521	216,007	52,401	17,508	10,449	59,706	442,930
National Casualty	42,554	2,674,901	483,049	600,213	219,013	369,077	3,701,386
National Grange Mutual Liability	-	1,037,013	82,700	57,168	16,389	22,995	1,241,254
National Surety Corp.	1,053,443	14,800,120	2,368,738	1,265,219	855,126	310,775	20,258,471
New Amsterdam Casualty	6,696,410	11,820,726	1,432,266	2,722,866	546,358	289,236	23,114,390
New Century Casualty	89,119	187,637	76,268	92,344	11,256	547,159	547,159
New York Casualty	744,410	3,864,937	490,895	555,933	71,727	1,285,609	4,495,537
North American Indemnity	33,200	1,823,052	252,139	181,055	58,932	216,221	2,744,980
Norwich Union Indemnity	606,823	2,073,762	206,047	54,883	127,216	51,332	2,410,576
Ocean Accident and Guarantee	7,350	13,706,577	1,014,259	1,999,429	533,673	364,358	17,594,340
Ohio Casualty	697,410	2,686,193	1,909,809	666,408	221,982	93,065	5,382,667
Paul Revere Life, Accident Dept.	-	638,217	130,229	11,629	-	37,892	740,254
Peerless Casualty	-	5,198,624	291,361	837,243	201,306	100,801	6,427,733
Phoenix Indemnity	-	6,784,298	476,752	1,130,995	137,492	611,455	8,767,347
Preferred Accident	41,565	-	-	-	-	-	-

¹ See Life Department, Table D.² Includes Life Department

TABLE U.—ASSETS DEC. 31, 1936—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Real Estate	Mortgages	Collateral Loans	Stocks and Bonds	Cash in Office and Banks	Premiums in Course of Collection	All Other Assets	Assets Not Admitted	Admitted Assets
Protective Indemnity	\$35,869	\$218,400	—	\$1,413,726	\$102,484	\$87,484	\$10,371	\$104,625	\$1,763,709
Prudential, Accident Dept.	—	—	—	—	—	—	—	—	—
Royal Indemnity	—	—	—	—	764,250	2,370,760	712,083	1,350,008	28,018,360
Saint Paul-Mercury Indemnity	—	24,500	—	25,496,775	422,421	956,796	78,303	223,515	7,092,135
Seaboard Surety	—	—	—	5,858,120	566,982	223,662	65,084	300,419	4,053,195
Security Mutual Casualty	1	—	—	3,507,886	94,294	333,507	122,211	282,369	9,500,042
Service Mutual Liability	—	—	—	242,215	64,029	40,514	25,544	31,455	343,747
Shelby Mutual Plate Glass and Casualty	112,720	115,139	—	754,687	131,881	227,279	20,204	13,837	1,348,073
Standard Accident	1,428,379	379,420	—	11,417,044	2,584,815	3,034,654	1,709,035	362,828	20,190,519
Standard Surety & Casualty	—	—	—	4,075,123	1,774,677	978,810	143,880	986,649	5,985,841
Sun Indemnity	—	—	—	5,369,248	376,073	672,482	222,495	315,751	6,324,547
Title Insurance Co. of Hampden Co.	35,906	150,222	—	—	3,513	—	1,580	544	199,677
Transit Mutual	—	—	—	289,353	37,518	—	3,111	40,845	289,137
Transportation Mutual	—	—	—	178,570	196,964	25,567	2,672	79,674	324,099
Travelers, Accident Dept.	—	—	—	—	—	—	—	—	—
Travelers Indemnity	—	—	—	—	—	—	—	—	—
Twin Mutual Liability	—	—	—	—	1,457,776	1,773,530	798,121	29,774	26,831,869
United Casualty	10,000	—	—	208,853	22,800	—	1,862	23,068	5,955
United Life and Accident, Accident Dept.	—	—	—	—	—	—	—	—	—
United States Casualty	—	1,049,330	—	7,405,576	716,296	1,132,480	414,161	1,384,096	9,333,747
United States Fidelity and Guaranty	3,533,214	133,742	\$1,575,790	33,685,494	3,171,127	5,928,342	977,998	2,313,525	46,692,182
United States Guarantee	—	—	—	10,721,334	1,507,290	681,339	1,443,746	92,056	14,263,653
United States Mutual Liability	—	—	—	697,606	21,058	4,335	13,176	21,605	644,570
Utica Mutual	309,150	1,255,298	—	7,532,076	742,294	865,546	335,931	65,174	10,975,121
Washington National	22,207	1,295,862	21,838	3,053,272	581,370	130,380	161,373	68,009	5,180,703
Western Casualty	—	—	—	2,090,265	36,641	—	4,391	11,102	7,767,808
Yorkshire Indemnity	—	4,000	—	228,697	86,641	193,996	104,195	27,792	2,593,361
Zurich General Accident and Liability	—	—	—	20,926,026	1,911,669	2,000,928	1,380,627	346,572	26,478,678
Totals	\$47,088,031	\$23,145,652	\$2,875,562	\$874,528,721	\$110,581,008	\$109,594,362	\$47,010,733	\$49,765,363	\$1,165,058,706

* See Life Department, Table D.

* Includes Life Department.

TABLE V.—LIABILITIES DEC. 31, 1936—MISCELLANEOUS COMPANIES

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Liabilities except Capital	Capital	Surplus over all Liabilities	Surplus to Policy- holders
Aetna Casualty and Surety	\$11,996,220	\$13,282,122	\$985,556	\$2,561,665	\$88,825,563	\$3,000,000	\$15,204,649	\$18,204,649
Aetna Life, Accident Dept.	16,278,413	7,865,930	496,727	1,576,362	26,214,432	— ¹	— ¹	8,700,505
American Automobile	4,024,085	5,170,992	565,105	406,980	10,166,762	2,000,000	6,700,505	1,642,881
American Bonding Co. of Baltimore	—	3,202	25,000	220,672	248,874	1,000,000	642,881	3,244,058
American Credit Indemnity	980,741	654,120	90,494	46,140	1,771,495	1,500,000	1,744,058	3,149,076
American Employers'	3,389,318	2,005,612	201,000	458,694	6,054,624	1,000,000	3,149,076	1,775,402
American Motorists	2,995,321	1,590,614	110,000	293,798	4,989,733	650,000	1,125,402	7,537,293
American Mutual Liability	16,226,655	3,933,682	381,991	1,737,959	22,280,287	200,000 ²	7,337,293	638,653
American Policyholders'	811,310	114,249	17,688	235,139	1,178,386	300,000	338,653	7,873,138
American Re-Insurance	3,916,523	1,190,142	150,000	292,093	5,548,758	1,000,000	6,873,138	12,811,005
American Surety	5,253,666	5,792,052	422,466	2,104,260	13,572,444	7,500,000	5,311,005	252,854
Arrow Mutual Liability	195,318	98,342	937	3,000	297,597	—	252,854	2,270,273
Bankers Indemnity	2,246,207	1,600,730	64,913	210,353	4,122,203	800,000	1,470,273	117,004
Boston Casualty	12,885	11,231	3,000	1,416	28,532	100,000	17,004	1,287,909
Car and General	1,371,739	724,179	55,917	107,615	2,259,450	450,000 ³	837,909	2,074,524
Central Surety and Insurance	1,607,925	1,380,633	123,127	342,942	3,454,627	1,000,000	1,074,524	2,800,394
Century Indemnity	3,419,832	2,834,417	143,000	374,959	6,772,208	1,000,000	1,800,394	2,737,971
Columbia Casualty	1,504,348	1,288,112	95,825	159,633	3,047,918	1,000,000	2,737,971	— ¹
Columbia National Life, Accident Dept.	48,973	99,859	4,007	11,591	161,430	— ¹	— ¹	1,623,070
Commercial Casualty	3,960,852	2,357,080	146,174	1,092,197	7,556,303	1,000,000	623,070	— ¹
Connecticut General Life, Accident Dept.	1,555,619	1,063,292	42,920	117,460	2,781,291	— ¹	— ¹	7,788,379
Continental Casualty	11,008,499	8,243,026	540,553	884,468	20,678,544	1,750,000	6,038,379	157,404
Craftsman	18,954	44,753	2,481	3,187	69,375	1,000,000	1,883,231	326,099
Eagle Indemnity	2,777,512	1,475,146	105,000	252,828	4,614,486	—	326,099	651,257
Eastern Mutual	341,812	169,233	3,270	1,020	315,335	—	651,257	10,268,497
Electric Mutual Liability	216,363	113,532	3,510	750	330,115	750,000 ³	3,353,571	4,853,571
Employers' Liability	19,879,185	8,709,985	1,055,000	1,320,941	30,961,081	— ¹	— ¹	5,251,165
Employers' Reinsurance	4,708,223	3,073,365	197,202	609,627	8,698,417	500,000 ³	4,751,165	1,256,923
Equitable Life, Accident Dept.	7,445,995	2,174,826	58,100	702,202	10,441,123	755,095	501,828	6,331,546
European General Reinsurance	7,743,624	4,570,533	302,018	1,625,492	14,241,067	250,000 ⁴	6,381,546	641,777
Excess	1,679,433	635,374	26,000	139,445	2,482,272	450,000	191,777	34,602
Factory Mutual Liability	2,606,684	1,122,658	56,000	604,992	4,450,334	—	34,602	16,519,431
Federal Life and Casualty	84,114	127,576	26,750	57,914 ⁵	296,354	2,250,000	14,269,431	7,637,247
Federal Mutual Liability	—	—	—	17,259	17,259	2,400,000	2,400,000	2,460,109
Fidelity and Deposit	17,847,532	11,501,307	479,934	1,487,226	31,315,999	2,000,000	2,460,109	—
Fidelity Indemnity	5,986,670	6,395,367	676,623	1,141,698	14,200,358	—	—	—
Fireman's Fund Indemnity	2,900,819	2,290,002	165,929	327,785	5,684,535	1,000,000	—	—

¹ See Life Department, Table E.² Guaranty capital.³ Deposit capital.⁴ Includes Life Department.⁵ Guarantee fund.

TABLE V.—LIABILITIES DEC. 31, 1926—MISCELLANEOUS COMPANIES—Concluded

COMPANIES	Net Unpaid Losses	Unearned Premiums	Taxes Due or Accrued	All Other Liabilities	Total Liabilities except Capital	Capital	Surplus over all Liabilities	Surplus to Policy- holders
First Reinsurance	\$504,015	\$198,725	\$6,598	\$21,861	\$731,199	\$500,000	\$282,830	\$882,830
General Accident Fire and Life	9,171,209	8,200,545	760,000	923,989	19,055,743	450,000 ¹	12,555,589	13,005,589
General Reinsurance	5,334,645	2,073,384	287,500	755,987	8,451,516	1,000,000	6,047,509	7,047,509
Glens Falls Indemnity	3,386,787	2,969,939	138,986	395,306	6,941,018	1,000,000	3,157,179	4,157,179
Great American	16,439,013	6,492,558	500,000	875,208	24,306,779	2,500,000	8,741,735	11,241,735
Great American Indemnity	5,600,796	3,656,717	192,000	477,284	9,926,797	1,000,000	3,892,918	4,892,918
Guarantee Company of North America	161,484	179,826	23,990	24,737	390,037	200,000 ¹	1,507,299	1,707,299
Guarantee Mutual Casualty	2,942,381	3,452,991	143,734	70,427	6,609,533	500,000 ²	1,400,306	1,900,306
Hardward and Indemnity	24,581,460	14,045,265	1,563,628	2,164,638	42,354,991	3,000,000	16,218,467	19,218,467
Hartford Life Stock	33,491	243,056	27,119	326,166	517,334	500,000	517,334	1,017,334
Hartford Steam Boiler	4,865,454	6,766,475	266,447	438,057	9,334,374	3,000,000	8,268,560	11,268,560
Home Indemnity	1,893,395	1,072,800	60,000	167,651	3,165,905	1,050,000	2,144,122	3,194,122
Home Insurance	10,812,886	6,322,143	396,000	1,412,821	18,943,850	1,000,000	5,672,175	6,672,175
Interboro Mutual Indemnity	1,570,245	347,895	18,460	162,853	2,099,453	—	1,981,754	1,981,754
International Fidelity	24,986	55,813	15,000	4,103	99,902	300,000	1,548,205	1,848,205
John Hancock Mutual Life, Accident Dept.	58,156	18,754	10,975	51,209	139,094	— ³	— ³	— ³
Lawyers Title	24,152,483	8,314,723	50	26,170	34,441,523	500,000	19,224	519,224
Liberty Mutual	6,080,374	3,167,698	528,341	1,445,976	9,899,513	200,000 ²	12,488,839	12,688,839
London Guarantee and Accident	1,679,717	1,789,326	214,201	437,240	3,088,573	750,000	4,466,000	5,216,000
London & Lancashire Indemnity	1,269,934	253,799 ⁴	47,610	254,928	3,838,971	750,000	1,095,609	1,845,609
Loyal Protective	12,197,194	6,891,728	400,000	19,585	390,928	200,000	836,817 ⁵	1,036,817
Lumbermens Mutual Casualty	14,067,311	11,086,114	707,285	1,546,517	21,035,439	2,799,143	5,596,903 ⁶	5,596,903
Massachusetts Accident	1,003,868	1,088,160	19,442	4,520,041	30,380,761	125,000	4,690,006	7,389,149
Massachusetts Bonding and Insurance	7,865,951	4,960,212	426,917	643,534	21,360,627	2,000,000	219,252	344,252
Massachusetts Casualty	12,163	36,006	1,871	3,045	53,085	100,000	4,171,087	6,171,087
Massachusetts Indemnity	99,648	247,900	14,332	21,234	383,114	100,000	14,650	114,650
Massachusetts Plate Glass	5,646	59,448	2,927	20,160	88,181	200,000	88,378	288,378
Massachusetts Protective	2,669,821	2,921,603	170,569	221,089	5,983,082	1,000,000	2,802,846	3,802,846
Massachusetts Title	—	—	315	799	1,114	104,200	21,521	125,721
Medical Protective	1,201,695	552,750	29,000	7,862	1,791,307	300,000	711,760	1,011,760
Merchants Mutual Casualty	1,787,891	903,637	33,122	139,402	2,864,052	—	355,870 ⁸	355,870
Metropolitan Casualty	3,828,420	2,068,947	123,538	1,003,062	7,023,967	1,500,000	2,251,505	3,751,505
Metropolitan Life, Accident Dept.	4,379,256	2,554,190	306,332	3,372,548	10,612,326	— ³	— ³	— ³
Metropolitan Life, Accident Dept.	425,000	661,862	55,313	30,956	1,173,131	— ³	— ³	— ³
Monarch Life, Accident Dept.	7,576	239,065	6,768	68,928	322,337	—	660,226	660,226
Mutual Boiler	69,550	30,627	17,784	10,256	128,217	150,000	164,713	314,713
National Accident and Health	609,193	706,696	73,062	500,874	1,889,825	750,000	1,061,561	1,811,561
National Casualty	425,432	435,101	13,107	28,879	902,519	100,000 ²	238,735	338,735
National Grange Mutual Liability	3,362,580	5,280,609	600,302	991,011	10,234,502	2,500,000	7,523,969	10,023,969
National Surety Corp.	9,563,777	5,802,777	309,000	1,727,114	17,402,668	1,000,000	4,711,722	5,711,722
New Amsterdam Casualty	—	180,555	6,125	38,519	239,101	200,000	88,058	288,058
New Century Casualty	38,802	—	—	—	—	—	—	—

New York Casualty	1,136,191	1,229,646	60,710	185,875	2,612,422	1,000,000	883,115	1,883,115
North American Accident	416,403	1,104,338	80,000	127,077	1,727,818	400,000	617,162	1,017,162
Norwich Union Indemnity	1,030,010	1,65,028	6,581	24,343	1,225,962	500,000	684,614	1,184,614
Ocean Accident and Guarantee	7,538,592	4,338,592	294,204	588,824	12,853,764	650,000 ¹	4,090,576	4,740,576
Ohio Casualty	1,231,272	2,144,678	214,944	154,787	3,745,681	600,000	1,036,986	1,636,986
Paul Revere Life, Accident Dept.	220,310	145,752	20,175	13,211	399,448	— ³	—	—
Peerless Casualty	119,809	102,794	11,594	6,473	240,670	300,000	199,584	499,584
Phoenix Indemnity	1,952,988	1,601,279	126,553	223,509	3,904,329	600,000	1,923,404	2,523,404
Preferred Accident	2,296,645	1,692,100	93,000	274,432	4,266,177	3,501,170	4,501,170	4,501,170
Prudential Indemnity	124,450	172,705	16,000	26,841	339,996	500,000	923,713	1,423,713
Prudential, Accident Dept.	281,201	110,512	39,738	604,604	1,036,055	— ³	—	—
Royal Indemnity	12,950,146	5,456,498	475,000	982,582	19,864,226	2,500,000	5,654,134	8,154,134
Saint Paul-Mercury Indemnity	1,618,658	2,219,170	200,658	296,144	4,334,630	1,000,000	1,757,495	2,757,495
Seaboard Surety	455,648	725,507	95,000	78,000	1,354,155	1,000,000	1,699,040	2,699,040
Security Mutual Casualty	2,717,738	872,075	28,758	345,905	3,664,476	200,000 ²	5,335,566	5,335,566
Service Mutual Liability	287,373	191,351	3,714	2,100	312,598	—	31,149	31,149
Shelby Mutual Plate Glass and Casualty	263,347	501,990	24,254	75,415	935,006	—	393,067	393,067
Standard Accident	8,473,114	5,883,552	555,041	969,943	15,881,650	1,456,680	2,852,189	4,308,869
Standard Surety & Casualty	1,644,506	1,628,122	51,100	276,182	3,599,910	1,500,000	885,931	2,385,931
Sun Indemnity	2,197,599	1,377,954	88,085	220,698	3,884,936	1,000,000	1,439,611	2,439,611
Title Insurance Co. of Hampden Co.	—	—	49	3,462	3,511	200,000	—	—
Transit Mutual	75,426	—	362	197	75,985	—	213,152	196,166
Transportation Mutual	206,636	—	1,153	197	208,733	—	114,366	114,366
Travelers Accident Dept.	42,012,676	20,008,259	1,366,525	2,015,050	65,402,510	— ³	—	—
Travelers Indemnity	—	6,423,492	376,411	707,899	9,017,375	3,000,000	14,814,494	17,814,494
Twin Mutual Liability	1,449,573	—	—	5,955	5,955	—	—	—
United Casualty	24,759	31,211	3,753	2,102	61,825	100,000	58,511 ⁹	158,511
United Life and Accident, Accident Dept.	197,858	55,928	3,069	14,110	270,965	— ³	—	—
United States Casualty	3,545,925	2,145,325	138,000	291,622	6,120,872	1,000,000	2,212,875	3,212,875
United States Fidelity and Guaranty	19,451,810	13,728,909	1,019,104	2,203,108	36,402,931	2,000,000	8,289,251	10,289,251
United States Guarantee	2,716,270	2,844,245	271,925	396,295	6,228,735	2,000,000	6,034,918	8,034,918
United States Mutual Liability	285,497	14,922	2,800	200	303,419	—	341,151	341,151
Utica Mutual	4,967,871	1,663,362	32,207	2,034,687	8,698,127	—	2,276,994	2,276,994
Washington National	457,739	90,812	2,365,399 ¹⁰	3,449,475	3,449,475	1,000,000	1,731,228	1,731,228
Western Casualty	278,890	—	45,865	1,766	326,521	250,000	191,377	141,377
Yorkshire Indemnity	401,191	471,223	25,000	136,686	1,034,100	750,000	800,261	1,550,261
Zurich General Accident and Liability	12,919,860	4,426,426	520,000	718,018	18,584,304	350,000 ¹	7,544,374	7,894,374
Totals	\$481,502,965	\$304,052,436	\$22,896,102	\$63,240,401	\$871,691,904	\$92,390,118	\$319,608,489	\$411,998,607

¹ Deposit capital.⁴ Includes \$39,022.89 for natural death benefits of Loyal Protective Association.⁵ Includes \$35,077.11 balance of special fund for natural death benefits of Loyal Protective Association.⁶ Includes \$200,000 advanced to surplus in 1922.⁷ Includes \$107,600 special fund for natural death contracts of Fraternal Protective Association.⁸ Includes \$100,000 contributed in 1932 under Section 341A (4) of the New York Insurance Law.⁹ Includes \$22,300 special fund for natural death contracts of United States Indemnity Society.¹⁰ Includes Life Department.³ See Life Department, Table E.

TABLE W.—MISCELLANEOUS COMPANIES

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE		
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
ACCIDENT AND HEALTH							
Aetna Casualty and Surety	\$88	\$613	\$67,710	\$47,912	70.8	\$5,804	8.6
Aetna Life	350,813	140,038	6,974,797	4,391,711	63.0	2,922,409	41.9
American Employers'	15,654	8,689	62,116	30,405	46.0	33,650	54.2
American Motorists	825	30	20,027	8,779	43.8	4,908	24.5
American Mutual Liability	—	—	613	—	—	—	—
American Policyholders'	—	—	21,886	5,274	24.1	765	3.5
American Re-Insurance	193	—	12,640	6,278	49.7	5,068	40.1
Arrow Mutual Liability	27,561	13,556	31,246	14,476	46.3	1,539	4.9
Bankers Indemnity	30	—	23,308	3,455	14.8	17,140	73.5
Boston Casualty	123,000	47,643	157,715	62,034	39.3	94,226	59.7
Central Surety and Insurance	33	—	19,088	8,315	43.6	11,724	61.4
Century Indemnity	30,816	6,372	130,284	45,016	34.6	78,631	60.4
Columbia Casualty	2,889	572	99,899	55,076	55.1	54,219	54.3
Columbian National Life	48,632	15,017	202,741	70,804	34.9	130,772	64.5
Commercial Casualty	235,638	145,150	2,435,093	1,197,220	49.1	1,186,551	48.7
Connecticut General Life	229,191	101,186	1,977,556	921,647	46.6	869,367	44.0
Continental Casualty	90,916	34,055	5,968,742	3,301,931	50.3	2,777,081	46.5
Craftsman	57,270	28,596	191,322	67,177	35.1	110,841	57.9
Eagle Indemnity	7,664	3,623	79,998	34,481	43.1	43,541	54.4
Employers' Liability	101,457	42,896	402,576	207,212	51.5	218,688	54.3
Employers Reinsurance	5,600	3,474	190,727	92,271	48.4	70,068	36.7
Equitable Life	131,292	76,645	3,763,763	4,064,155	108.0	624,533	16.6
European General Reinsurance	82,673	37,857	1,201,000	661,333	55.1	560,319	46.7
Excess	2,259	2,621	12,588	12,492	99.2	8,308	66.0
Federal Life and Casualty	50,125	16,326	788,375	271,844	34.5	505,692	64.1
Fidelity and Casualty	29,804	16,895	1,380,024	893,599	64.8	812,085	58.8
Fidelity and Deposit	—	—	—	195	—	—	—
Fireman's Fund Indemnity	58	—	152,708	69,133	45.3	90,763	59.4
First Reinsurance	23,288	12,264	278,304	179,340	64.4	153,150	55.0
General Accident Fire and Life	54,384	18,016	963,362	376,868	39.1	583,897	60.7
General Reinsurance	25,783	8,029	426,297	223,588	52.5	198,458	46.6
Glen Falls Indemnity	2,690	252	234,111	102,157	43.6	155,264	66.3
Globe Indemnity	39,221	26,252	321,986	133,694	41.5	176,693	54.9
Great American Indemnity	5,074	1,664	164,918	71,595	43.4	104,635	63.5
Hardware Mutual Casualty	—	—	—	—	—	—	—
Hartford Accident and Indemnity	57,143	15,514	995,408	419,624	42.2	583,743	58.6
Horns Indemnity	25	—	1,291	393	30.4	1,325	102.6
Indemnity Insurance	7,060	1,928	266,452	123,506	46.4	181,879	68.3
John Hancock Mutual Life	81,891	45,666	519,622	271,597	52.3	100,166	19.3
Liberby Mutual	8,117	1,234	26,867	13,918	51.8	7,801	29.0
London & Lancashire Indemnity	11,115	3,770	162,688	68,487	42.1	113,509	69.8
London Guarantee and Accident	9,625	2,182	199,138	67,427	33.9	105,821	53.1

Loyal Protective	23,678	12,041	1,189,474	582,896	49.0	539,786	45.4
Lumbermen Mutual Casualty	2,300	2,300	155,194	77,323	49.8	46,726	30.1
Maryland Casualty	55,157	16,104	1,221,187	555,187	45.8	630,237	52.0
Massachusetts Accident	306,347	136,138	1,184,543	709,523	59.9	599,234	50.6
Massachusetts Bonding and Insurance	136,557	60,577	1,892,976	777,304	41.1	956,782	50.5
Massachusetts Casualty	65,637	26,820	104,207	49,863	47.9	72,829	69.9
Massachusetts Indemnity	116,172	68,866	730,680	337,382	46.2	406,083	55.6
Massachusetts Protective	164,190	63,558	6,674,238	4,120,517	61.7	2,540,194	38.1
Merchants Mutual Casualty	—	—	122,794	41,588	54.8	10,410	25.0
Metropolitan Casualty	34,059	13,827	783,515	308,149	39.3	432,677	52.2
Metropolitan Life	730,553	376,960	8,914,126	8,914,126	51.6	4,119,843	23.9
Marine Life	261,651	103,606	2,369,420	1,217,466	51.4	1,084,118	45.8
National Accident and Health	41,632	13,913	630,265	224,596	35.6	373,507	59.3
National Casualty	102,451	41,542	2,016,313	928,696	46.1	1,014,985	50.3
New Amsterdam Casualty	12,012	2,667	293,184	109,828	37.4	179,748	61.2
North American Accident	152,634	45,022	3,292,724	1,226,432	37.3	2,063,533	62.7
Norwich Union Indemnity	39	—	39,203	22,050	38.1	27,866	71.1
Ocean Accident and Guarantee	39,355	20,170	584,306	389,413	66.7	340,483	58.3
Ohio Casualty	—	—	14,078	5,649	40.1	7,179	51.0
Paul Revere Life	12,989	4,226	897,169	519,725	57.9	289,911	32.3
Peerless Casualty	102,405	64,299	225,127	109,253	48.5	119,736	53.2
Phoenix Indemnity	3,740	861	155,474	39,393	25.3	92,290	59.4
Preferred Accident	59,643	15,632	645,293	245,667	38.1	366,890	56.9
Protective Indemnity	1,167	—	13,955	4,117	29.8	6,909	49.5
Prudential	30,030	3,057	2,055,716	1,127,396	54.8	363,580	17.7
Royal Indemnity	23,286	8,217	233,819	95,284	40.8	135,052	57.8
Saint Paul-Mercury Indemnity	6	—	4,970	3,085	62.1	2,455	49.4
Security Mutual Casualty	182	—	1,702	4,898	287.7	2,860	168.0
Standard Accident	5,418	6,051	926,751	534,363	57.7	524,293	56.6
Standard Surety & Casualty	12,117	4,253	78,750	26,258	33.3	36,621	46.5
Sun Indemnity	3,317	3,908	109,353	47,083	43.1	52,547	48.1
Travelers	662,423	266,744	14,128,790	6,834,882	48.4	6,229,132	44.1
United Casualty	83,926	34,943	256,248	107,863	42.1	153,464	59.9
United Life and Accident	13,298	17,430	119,644	99,606	83.3	32,512	27.2
United States Casualty	25,233	6,769	340,597	154,595	45.4	159,302	46.8
United States Fidelity and Guaranty	68,746	28,746	1,016,582	447,227	44.0	519,358	51.1
United States Guarantee	—	—	494	713	144.3	345	69.8
Washington National	140,500	82,855	4,916,154	2,116,044	43.0	2,339,931	47.6
Yorkshire General	—	—	—	—	—	—	—
Zurich General Accident and Liability	249	360	826,969	498,408	60.3	279,101	33.8
Totals	\$5,452,029	\$2,431,087	\$98,376,399	\$52,181,503	53.0	\$40,856,904	41.5
AUTOMOBILE LIABILITY							
Aetna Casualty and Surety	—	—	—	—	49.5	\$3,635,029	51.3
Aetna Life	1,133,108	\$354,005	\$7,092,826	\$3,510,241	41.3	1,484,810	46.4
American Automobile	27,053	216,469	3,223,456	1,332,558	41.0	3,929,269	49.5
American Employers	344,955	174,458	7,932,737	3,855,495	48.0	7,699,714	42.7
American Motorists	727,518	455,380	1,802,489	967,191	53.7	1,212,365	36.7
American Mutual Life	907,639	610,545	1,666,235	1,066,235	50.5	1,166,235	31.9
American Mutual Policyholders	481,740	323,915	2,725,724	1,326,245	48.7	869,236	19.4
American Policyholders	442,152	240,308	600,580	444,004	73.9	116,802	19.4

TABLE W.—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE		
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
AUTOMOBILE LIABILITY — <i>Concluded.</i>							
American Re-Insurance	\$68,717	\$3,640	\$955,908	\$357,497	37.4	\$391,285	40.9
American Surety	389	—	888,562	501,388	56.4	577,437	65.0
Bankers Indemnity	287	—	1,274,880	698,490	54.8	681,669	53.5
Car and General	423,404	137,281	1,335,618	830,772	62.2	643,111	48.2
Central Surety and Insurance	9,734	23,203	1,551,541	885,320	57.1	638,431	41.1
Century Indemnity	670,381	485,875	2,095,086	924,201	44.1	962,398	45.9
Columbia Casualty	50,309	6,951	366,322	218,095	59.5	232,897	63.6
Commercial Casualty	295,873	181,874	1,753,235	843,323	48.1	996,010	56.8
Continental Casualty	345,204	137,632	4,056,516	2,161,666	53.3	2,039,420	50.3
Eagle Indemnity	2,192	14,519	895,786	385,479	43.0	427,934	47.8
Eastern Mutual	247,422	103,305	204,029	130,667	64.0	45,587	22.3
Electric Mutual Liability	6,602	125	108,046	50,606	46.8	20,269	18.8
Employers' Liability	3,359,680	1,999,556	7,729,726	4,059,982	52.5	3,486,982	45.1
Employers' Reinsurance	231,307	112,141	3,917,702	1,965,955	50.1	2,034,154	51.9
European General Reinsurance	73,565	35,568	4,285,223	2,045,595	47.7	2,524,686	58.9
Excess	70,769	1,461,896	1,461,896	1,093,499	74.8	830,986	56.8
Factory Mutual Liability	878,601	275,760	2,366,786	871,694	36.8	624,570	26.4
Fidelity and Casualty	192,912	175,614	5,245,334	2,807,695	53.5	2,663,027	50.8
Fireman's Fund Indemnity	4,672	2,973	1,422,675	759,850	53.4	754,941	53.1
First Reinsurance	2,463	—	63,336	59,305	93.6	63,353	100.0
General Accident Fire and Life	326,114	165,502	8,675,395	3,700,186	42.7	3,896,290	44.9
General Reinsurance	26,497	7,489	1,748,342	747,360	42.7	913,302	52.2
Glens Falls Indemnity	297,870	336,072	2,059,601	993,068	48.2	1,164,665	56.6
Globe Indemnity	608,356	371,788	4,926,355	2,528,307	51.3	2,122,665	43.1
Great American Indemnity	641,642	400,229	2,914,999	1,709,806	58.7	1,469,295	50.4
Hardware Mutual Casualty	578,888	270,411	4,004,351	1,862,769	46.5	1,459,162	36.4
Hartford Accident and Indemnity	858,512	531,896	9,189,129	5,149,541	56.0	4,098,385	44.6
Home Indemnity	343,156	179,818	1,263,224	734,640	58.2	583,466	46.2
Indemnity Insurance	178,857	69,279	3,428,160	1,499,639	43.7	1,809,755	52.8
Interboro Mutual Indemnity	1,781	5,006	698,668	304,926	43.6	145,212	20.8
Liberty Mutual	3,648,110	1,820,883	7,548,984	4,138,448	54.8	1,836,249	24.3
London & Lancashire Indemnity	322,936	133,250	1,349,351	709,853	52.6	616,746	45.7
London Guarantee and Accident	95,260	79,994	1,998,176	1,001,535	50.1	989,569	49.5
Lombards Mutual Casualty	2,791,785	1,323,101	10,723,647	4,791,693	44.7	3,870,484	36.1
Maryland Casualty	550,930	455,314	5,693,038	3,295,795	57.2	2,784,742	48.4
Massachusetts Bonding and Insurance	2,026,049	1,343,036	3,997,097	2,807,123	70.2	1,704,605	42.7
Merchants Mutual Casualty	449,368	342,938	2,069,033	1,216,799	58.8	829,040	40.1
Metropolitan Casualty	428,737	224,507	1,956,296	843,201	43.1	1,106,792	56.6
National Casualty	8,114	4,055	235,700	130,887	55.5	116,142	49.3
National Grange Mutual Liability	175,088	34,298	676,191	306,720	45.4	232,313	34.4
New Amsterdam Casualty	523,618	632,486	3,477,585	2,329,951	67.0	1,784,118	51.3

New Century Casualty	-	29,207	3,820	13.1	24,182	82.8
New York Casualty	46	606,677	406,390	37.8	367,841	60.6
Norwich Union Indemnity	-	224,983	78,373	34.8	135,767	60.4
Ocean Accident and Guarantee	-	2,252,503	1,037,068	46.0	1,165,006	51.7
Ohio Casualty	-	2,283,299	818,677	35.9	1,279,843	56.1
Peerless Casualty	22,322	120,800	35,243	29.2	58,644	48.5
Phoenix Indemnity	83,331	1,037,728	470,662	45.4	510,013	49.2
Preferred Accident	527,068	2,173,889	1,072,351	49.3	1,075,197	49.5
Protective Indemnity	1,057	166,975	67,176	40.2	92,176	55.2
Royal Indemnity	219,849	3,939,999	2,091,304	53.1	1,748,666	44.4
Saint Paul-Mercury Indemnity	69	1,190,790	556,172	46.7	662,095	55.6
Security Mutual Casualty	99,896	542,905	294,617	54.3	192,735	35.5
Service Mutual Liability	106,392	142,908	121,366	84.1	60,439	42.3
Shelby Mutual Plate Glass and Casualty	-	410,725	222,509	54.1	211,932	51.6
Standard Accident	662,259	3,148,635	1,673,791	53.2	1,448,243	46.0
Standard Surety & Casualty	13,132	1,150,784	649,339	56.4	590,442	51.3
Sun Indemnity	44,109	1,378,579	1,006,026	73.0	647,448	47.0
Transportation Mutual	115,288	111,288	47,552	41.2	35,368	30.7
Travelers Indemnity	2,703,195	303,114	124,235	41.0	164,593	54.3
United States Casualty	8,400	16,792,973	7,830,389	46.6	7,226,634	43.0
United States Fidelity and Guaranty	516,237	1,222,966	670,817	54.9	636,245	52.5
United States Guarantee	13,931	6,396,168	3,408,037	53.3	3,201,498	51.0
United States Mutual Liability	38,084	1,689,424	817,021	48.4	812,713	48.1
Utica Mutual	597,818	38,084	18,094	47.5	3,201	8.0
Yorkshire Indemnity	-	1,849,997	908,595	49.1	634,301	34.3
Zurich General Accident and Liability	83,781	256,285	116,076	45.3	161,715	63.1
Totals	\$32,110,289	\$3,897,875	\$101,661,171	50.7	\$91,318,158	45.5
LIABILITY OTHER THAN AUTOMOBILE						
Aetna Casualty and Surety	\$20,108	\$2,276,142	\$1,013,983	44.6	\$1,483,782	65.2
Aetna Life	253,919	3,117,196	782,540	25.1	1,897,828	60.9
American Employers'	187,061	618,474	154,254	24.9	339,173	54.8
American Motorists	10,349	76,391	36,933	48.4	31,107	40.8
American Mutual Liability	152,063	1,313,862	651,424	49.6	394,292	30.0
American Policyholders'	267	4,299	1,659	38.6	1,783	41.5
American Re-Insurance	7,430	255,816	169,777	66.3	51,636	20.2
American Surety	311	374,178	190,999	51.0	270,657	72.3
Arrow Mutual Liability	9,013	2,183	-	-	977	10.5
Bankers Indemnity	162	776,349	408,994	52.7	443,535	57.1
Car and General	44,030	196,412	181,755	92.5	120,966	61.6
Central Surety and Insurance	-612	209,544	100,367	47.9	107,922	51.5
Century Indemnity	169,595	812,133	474,536	58.4	465,562	57.3
Columbia Casualty	23,850	302,118	115,669	38.3	197,504	65.4
Commercial Casualty	20,770	713,451	281,846	39.5	452,647	63.4
Continental Casualty	83,400	1,719,545	690,686	40.2	938,562	55.7
Eagle Indemnity	1,501	477,595	247,918	51.9	232,444	52.0
Eastern Mutual	388	6,380	3,709	58.1	248	3.9
Electric Mutual Liability	782	4,552,757	1,714,328	37.7	2,467,622	54.2
Employers' Liability	1,008,595	-	-	-	-	-

TABLE W.—MISCELLANEOUS COMPANIES

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED		UNDERWRITING EXPENSE	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
LIABILITY OTHER THAN AUTOMOBILE—Concluded							
Employers Reinsurance	\$1,650	\$2,500	\$573,718	\$215,387	37.5	\$350,258	61.0
European General Reinsurance	16,690	62	718,921	89,488	12.4	377,352	52.5
Excess	2,347	6,901	184,712	103,939	56.3	68,275	37.0
Fidelity and Casualty	45,381	23,681	3,103,555	1,361,353	43.0	1,982,539	62.7
Fireman's Fund Indemnity	810	296	776,901	359,839	46.3	445,729	57.4
First Reinsurance	590	—	50,305	17,889	35.6	31,433	62.5
General Accident Fire and Life	74,813	30,833	1,445,144	358,238	24.8	875,465	60.6
General Reinsurance	8,463	425	534,242	142,808	26.7	342,536	64.1
Glens Falls Indemnity	56,971	16,042	859,950	403,224	46.9	560,558	65.2
Globe Indemnity	110,105	34,619	2,319,108	825,574	35.6	1,199,249	51.7
Great American Indemnity	98,647	39,743	1,446,759	681,220	47.1	802,894	55.5
Great American Indemnity	25,862	7,276	275,969	118,670	43.0	100,675	36.5
Hardware Mutual Casualty	101,908	79,405	4,379,790	2,077,018	47.4	2,333,823	53.3
Hartford Accident and Indemnity	28,088	15,699	194,928	87,669	45.0	120,738	61.9
Home Indemnity	62,703	10,855	1,718,793	781,253	45.5	1,117,296	65.0
Interborough Insurance	—	—	138,747	47,598	34.3	27,850	20.1
Interboro Mutual Indemnity	426,406	129,897	2,400,046	1,305,903	54.4	707,497	29.5
Liberty Mutual	82,188	21,414	484,649	225,799	46.6	257,244	53.1
London and Lancashire Indemnity	27,137	6,216	1,011,181	386,996	38.3	588,275	58.2
London Guarantee and Accident	98,013	23,770	901,308	299,198	33.2	397,996	44.2
Lumbermens Mutual Casualty	79,005	20,643	2,919,610	1,276,832	43.7	1,508,592	51.7
Maryland Casualty	305,044	146,465	1,814,296	1,046,375	57.7	973,911	54.7
Massachusetts Bonding and Insurance	71,150	65,105	1,056,659	552,963	52.3	505,048	47.8
Medical Protective	7,717	1,181	64,359	35,293	54.8	30,257	47.0
Merchants Mutual Casualty	53,879	13,045	657,292	261,301	39.8	439,012	66.8
Metropolitan Casualty	474	184	71,720	34,502	48.1	43,884	61.2
National Casualty	79,696	32,898	2,127,290	1,120,139	52.7	1,113,508	52.3
New Amsterdam Casualty	16,036	13,930	261,142	105,659	40.5	192,900	73.9
New York Casualty	—	—	95,600	58,210	60.9	57,457	60.1
Norwich Union Indemnity	—	—	1,248,178	512,323	41.0	771,375	61.8
Ocean Accident and Guarantee	29,876	8,154	180,431	67,870	37.6	91,873	50.9
Ohio Casualty	—	—	681,646	295,080	43.3	353,493	51.9
Phoenix Indemnity	27,965	6,496	28,557	7,194	25.2	20,891	73.2
Preferred Accident	28,690	369	—	—	—	188	87.7
Protective Indemnity	109,066	31,687	1,536,985	649,772	42.3	833,154	54.2
Royal Indemnity	382	92	598,173	244,771	40.9	334,323	55.9
Saint Paul-Mercury Indemnity	15,293	2,011	299,559	78,802	30.4	50,571	19.5
Security Mutual Casualty	1,745	5,974	2,033	2,649	129.3	1,712	84.2
Service Mutual Liability	812	1,740	28,517	17,565	61.6	16,256	57.0
Shelby Mutual Plate Glass and Casualty	61,856	13,880	1,671,648	658,796	39.4	983,665	58.8
Standard Accident	1,342	300	309,301	133,451	43.2	216,016	69.8
Standard Surety & Casualty	—	—	—	—	—	—	—

Sun Indemnity	15,774	14,996	380,495	221,417	58.2	197,015	51.8
Travelers Indemnity	15,333	3,971	335,034	149,797	44.7	228,032	68.1
Travelers Casualty	558,932	170,502	7,139,748	2,654,493	37.1	4,178,717	58.5
United States Fidelity and Guaranty	3,738	6,212	986,998	361,992	35.7	536,341	54.4
United States Guarantee	150,979	59,819	4,650,150	2,286,387	49.2	2,666,922	57.4
United States Mutual Liability	14,271	8,887	599,534	282,280	47.1	315,931	52.7
United States Mutual Liability	327	—	527	—	—	—	—
Utica Mutual	2,908	200	144,063	79,051	54.9	48,643	33.8
Yorkshire Indemnity	—	—	124,380	46,040	37.0	42,917	34.5
Zurich General Accident and Liability	14,334	12,163	2,350,746	876,995	37.3	1,303,686	55.5
Totals	\$4,927,871	\$1,779,433	\$73,724,588	\$31,218,255	42.3	\$40,682,269	55.2
WORKMEN'S COMPENSATION							
Aetna Casualty and Surety	—	\$5,276	\$4,143,184	\$2,684,381	64.8	\$1,753,527	42.3
Aetna Life	—	162,917	5,160,199	2,902,236	56.2	2,111,202	40.9
American Automobile	—	—	46,495	29,872	64.3	14,448	31.1
American Employers'	—	—	1,460,889	900,296	61.6	600,527	41.1
American Motorists	—	25,091	829,274	512,011	61.7	245,818	29.6
American Mutual Liability	—	938,016	16,266,602	10,358,247	63.7	3,313,719	20.4
American Policyholders'	—	900	16,266	16,925	92.7	6,453	—
American Re-Insurers	—	14	566,878	282,986	49.9	166,689	29.4
American Surety	—	30,699	395,151	245,251	62.1	166,689	42.1
Arrow Mutual Liability	—	4,418	226,361	89,187	39.4	31,125	13.8
Bankers Indemnity	—	253	1,129,409	602,705	53.4	532,327	47.1
Car and General	—	2,805	343,668	194,482	56.6	136,797	43.6
Central Surety and Insurance	—	9,297	804,648	500,424	62.2	347,329	43.1
Century Indemnity	—	91,038	1,331,544	954,212	71.7	656,510	49.3
Columbia Casualty	—	4,087	253,404	122,966	36.7	122,112	48.2
Commercial Casualty	—	1,541	109,602	22,108	20.2	115,431	105.3
Continental Casualty	—	34,338	3,194,820	2,047,905	64.1	1,246,320	39.0
Eagle Indemnity	—	2,182	467,403	286,925	61.4	207,390	44.4
Eastern Mutual	—	20,537	45,738	21,142	46.2	3,597	7.9
Electric Mutual Liability	—	55,157	156,132	101,118	64.8	13,395	8.6
Employers' Liability	—	901,454	10,550,099	6,625,380	62.8	4,113,030	39.0
Employers' Reinsurance	—	444	474,177	295,964	62.4	136,720	28.8
European General Reinsurance	—	2,064	32,438	124,197	382.9	5,960	18.4
Excess	—	37	63,423	35,692	56.3	12,748	20.1
Fidelity and Casualty	—	5,473	6,784,886	4,608,248	67.9	2,758,397	40.7
Fidelity and Casualty	—	76,130	1,333,493	801,172	60.1	560,645	42.0
Fireman's Fund Indemnity	—	1,511	9	—	—	150	—
First Reinsurance	—	—	3,217,193	2,084,248	64.8	1,244,961	38.7
General Accident Fire and Life	—	53,045	387,318	124,569	32.2	116,352	30.0
General Reinsurance	—	—	1,216,142	667,059	54.9	581,209	47.8
Globe Indemnity	—	13,548	3,427,259	2,358,141	68.8	1,461,133	42.6
Globe Indemnity	—	110,199	2,312,026	1,492,770	64.6	913,950	39.5
Great American Indemnity	—	89,199	2,312,026	1,492,770	64.6	913,950	39.5
Great American Indemnity	—	195,391	1,937,164	1,106,141	57.1	622,155	32.1
Hardware Mutual Casualty	—	25,268	9,012,413	5,141,374	57.1	3,687,314	40.9
Harford Accident and Indemnity	—	136,265	—	47,287	—	24,516	—
Home Indemnity	—	2,191	1,408,216	997,269	70.8	648,782	46.1
Home Indemnity	—	26,346	905,291	487,338	53.8	174,856	19.3
Indemnity Insurance	—	30,539	—	—	—	—	—
Interboro Mutual Indemnity	—	302	—	—	—	—	—

TABLE W.—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount
<i>WORKMEN'S COMPENSATION — Concluded</i>						
Liberty Mutual	\$4,065,336	\$1,750,533	\$19,849,551	\$12,084,456	60.9	\$3,803,889
London & Lancashire Indemnity	28,445	15,779	433,085	124,561	38.8	195,326
London Guarantees and Accident	30,041	26,534	2,897,947	1,539,681	53.1	190,290
Lumbermens Mutual Casualty	697,235	312,980	6,071,605	3,576,027	64.2	1,635,403
Maryland Casualty	231,342	140,778	6,775,918	3,812,347	58.9	2,776,269
Massachusetts Bonding and Insurance	387,815	233,403	2,393,849	1,579,209	66.3	964,583
Merchants Mutual Casualty	3,513	7,206	248,903	138,460	55.6	86,422
Metropolitan Casualty	1,425	6,688	85,683	103,318	120.6	93,722
New Amsterdam	197	404	168,638	104,253	61.8	64,798
New York Casualty	84,366	32,827	3,382,361	2,045,619	60.5	1,370,548
Norwich Union Indemnity	—	—	232,505	147,838	63.6	118,601
Ocean Accident and Guarantee	268	—	104,555	158,854	151.9	64,696
Phoenix Indemnity	79,281	40,301	2,984,654	1,551,903	52.0	1,342,702
Royal Indemnity	21,102	10,953	838,588	554,508	66.1	347,097
Saint Paul-Mercurey Indemnity	81,626	72,127	2,701,007	1,693,355	62.7	1,108,022
Security Mutual Casualty	—	—	512,638	307,270	59.9	215,189
Service Mutual Liability	147,392	49,259	1,451,547	786,728	54.2	203,758
Standard Accident	198,814	142,329	206,113	142,335	69.1	45,891
Standard Surety & Casualty	102,984	39,565	4,671,246	3,122,302	66.8	1,780,537
Sun Indemnity	6,568	7,123	711,619	500,733	70.4	305,616
Transit Mutual	12,160	10,280	627,805	307,368	49.0	228,001
Travelers	96,379	63,544	96,379	79,702	75.4	23,527
United States Casualty	—	—	19,877,765	11,522,037	60.1	7,282,829
United States Fidelity and Guaranty	15,826	15,826	1,789,509	1,094,585	61.2	760,204
United States Guarantee	90,827	55,148	7,040,770	4,244,691	60.3	3,163,814
United States Mutual Liability	—	—	143,591	76,778	53.5	51,106
United Mutual	166,126	70,854	167,631	82,206	49.0	36,116
Western Casualty	5,818	1,078	2,833,128	1,800,445	63.6	577,126
Zurich General Accident and Liability	15,044	9,503	270,616	192,959	71.3	124,036
Totals	\$13,931,283	\$6,092,680	\$172,377,725	\$106,235,057	70.1	\$60,327,927
					61.6	
<i>FIDELITY</i>						
Aetna Casualty and Surety	\$116,420	\$9,534	\$2,378,870	\$554,738	23.3	\$1,324,557
American Employers'	50,967	3,736	261,580	62,228	23.8	117,603
American Motorists	—150	—	730	350	48.0	207
American Mutual Liability	4,824	—	40,091	8,641	21.6	2,656
American Re-Insurance	11,758	2,659	391,711	75,340	19.2	214,677
American Surety	158,920	16,242	4,201,675	827,667	19.7	2,611,125
Bankers Indemnity	22	—	1,026	—2,804	—	1,910
Totals					35.0	
					55.7	
					45.0	
					32.5	
					6.6	
					54.8	
					62.1	
					186.20	

Central Surety and Insurance	341	-3	96,237	18,680	19.4	60,206	62.6
Century Indemnity	31,063	8,505	210,345	56,646	26.9	100,251	47.7
Columbia Casualty	2,608	-28	189,868	18,937	10.0	115,480	60.8
Commercial Casualty	2,142	72	158,108	40,852	25.8	99,084	62.7
Confidential Casualty	13,089	411	167,954	128,540	23.9	303,299	56.4
Eagle Indemnity	5,938	784	161,584	34,771	21.5	68,319	42.3
Eagle Indemnity	154,763	11,420	582,724	125,102	21.5	273,263	46.9
Employers' Liability	11,089	1,168	582,724	56,765	28.0	66,146	32.7
European General Reinsurance	61,338	18,599	901,041	152,361	16.9	443,500	49.0
Excess	180	22	82,036	-28,461	-	35,153	42.9
Fidelity and Casualty	14,849	6,000	2,146,101	446,963	20.7	987,658	46.0
Fidelity and Deposit	180,535	55,428	5,551,073	1,535,664	27.8	3,294,579	59.4
Fremant's Fund Indemnity	427	-	198,344	40,912	20.6	97,573	49.2
First Reinsurance	-	-	-11	-5,715	-	1,247	-
General Reinsurance	493	493	611,898	222,938	36.4	362,152	59.2
Glens Falls Indemnity	1,549	407	223,475	60,232	27.0	127,613	57.1
Globe Indemnity	21,472	2,539	886,940	97,853	11.0	382,289	43.1
Great American Indemnity	4,536	1,827	336,198	70,167	20.9	155,262	46.2
Guarantee Co. of North America	15,521	1,618	192,031	35,581	18.5	114,622	59.7
Hartford Accident and Indemnity	77,038	5,931	2,524,667	359,387	14.2	1,166,388	46.2
Home Indemnity	5,732	785	149,792	33,399	22.3	52,106	34.8
Indemnity Insurance	34,664	11,129	1,629,426	490,131	30.1	684,598	42.0
International Fidelity	-	-	105,749	13,394	12.7	52,778	49.9
Liberty Mutual	54,375	20,493	340,818	116,015	34.0	112,981	33.2
London & Lancashire Indemnity	1,464	-11	47,635	14,717	30.9	26,560	55.8
London Guarantee and Accident	-	-	47,352	-1,515	-	1,201	34.6
Lumbermens Mutual Casualty	639	-	25,618	34,293	133.9	7,686	30.0
Maryland Casualty	42,449	8,292	1,479,186	312,202	21.1	810,270	54.8
Massachusetts Bonding and Insurance	187,247	29,380	1,171,430	282,734	24.1	538,548	47.7
Metropolitan Casualty	4,167	2,015	141,214	21,978	15.6	96,718	68.5
National Casualty	8	-	12,408	11,579	93.3	6,100	49.2
National Surety Corp.	88,102	19,999	3,877,503	820,817	21.2	2,304,383	61.0
New Amsterdam Casualty	52,859	4,655	1,272,314	320,405	25.2	518,275	40.7
New York Casualty	12,105	1,306	428,087	92,134	21.5	194,215	45.4
Ocean Accident and Guarantee	1,359	-2	301,491	51,507	17.1	149,490	49.6
Ohio Casualty	-	-	116,099	17,344	14.9	67,692	58.3
Peerless Casualty	-	-	9,504	-384	-	6,732	70.8
Preferred Accident	-132	-	92,336	25,329	27.4	61,426	66.5
Royal Indemnity	27,174	4,792	785,171	193,647	24.7	320,972	40.9
Saint Paul-Mercure Indemnity	9,764	198	238,168	46,545	19.5	113,987	47.9
Seaboard Surety	5,606	594	101,836	31,088	30.5	67,042	65.8
Security Mutual Casualty	-	-	9,165	29	3	965	10.5
Standard Accident	11,782	1,928	662,217	225,930	34.1	396,120	59.8
Standard Surety & Casualty	3,257	-45	121,986	62,005	50.8	60,924	49.9
Sun Indemnity	192	-1	33,492	-4,431	-	12,665	37.8
United States Casualty	971	-	114,006	18,853	16.5	71,377	62.6
United States Fidelity and Guaranty	50,633	3,154	3,623,591	981,119	27.1	1,556,659	43.0
United States Guarantee	92,085	45,180	691,685	167,265	24.2	308,019	44.5
Yorkshire Indemnity	2,129	595	31,537	9,242	29.3	20,424	64.8
Totals	\$1,654,700	\$301,668	\$40,682,550	\$9,381,706	47.6	\$21,227,768	52.2

TABLE W.—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS			LOSSES INCURRED		UNDERWRITING EXPENSE	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
SURETY							
Aetna Casualty and Surety	\$155,903	\$8,348	\$2,904,583	\$519,046	17.9	\$1,898,120	65.4
American Employers'	46,244	36,151	269,981	87,027	32.2	137,814	51.0
American Motorists	3,588		13,813	5,271	45.6	5,271	38.2
American Mutual Liability	590		382			-266	-
American Re-Insurance	12,203	261	544,309	28,301	5.2	346,304	63.6
American Surety	79,564	21,487	2,402,867	309,720	12.8	2,021,327	83.5
Bankers' Insurance			2,161	43,184	1,998.5	14,055	650.4
Central Surety and Insurance	201	1,489	320,253	40,030	12.5	212,973	66.5
Century Indemnity	74,276	13,570	358,617	139,713	39.0	214,290	59.7
Columbia Casualty	3,535	-2,283	169,017	-20,638	-	169,471	70.7
Commercial Casualty	2,711	300	114,467	28,482	24.9	87,219	76.2
Continental Casualty	24,307	1,784	986,947	118,214	12.0	579,025	58.7
Eagle Indemnity	2,133	3,792	57,755	-10,965	-	40,400	70.0
Employers' Liability	53,819	23,597	264,956	46,131	17.4	150,811	56.9
Employers Reinsurance	4,844		323,963	26,211	8.1	164,248	50.7
European General Reinsurance	24,672	1,248	511,332	135,043	26.4	381,890	74.5
Excess	1,248	329	187,133	-62,503	-	91,105	48.7
Fidelity and Casualty	16,931	-1,905	1,628,429	285,575	17.5	1,021,520	62.7
Fidelity and Deposit			3,844,985	779,178	20.3	2,823,626	73.4
Fireman's Fund Indemnity	147,702	20,736	198,667	14,094	7.1	115,254	58.0
First Reinsurance	190			-1,177	-	92	-
General Reinsurance	32,802	4,332	823,526	82,165	10.0	616,552	74.9
Glens Falls Indemnity	12,223	426	724,586	112,850	15.6	446,584	61.6
Globe Indemnity	20,102	29,013	583,319	88,045	15.1	413,355	70.9
Great American Indemnity	13,901	691	545,964	207,707	38.0	331,810	60.8
Guarantee Co. of North America	5,123		157,445	4,105	2.6	115,676	73.5
Hartford Accident and Indemnity	63,373	11,480	2,677,253	115,491	4.3	1,545,296	57.7
Home Indemnity	8,457	9,725	48,300	13,142	27.2	22,461	46.5
Home Insurance	7,857	358	794,300	315,319	39.7	531,703	66.9
Indemnity Insurance	164		8,728	65,850	7.3	4,987	57.1
International Fidelity	8,178	-3,381	139,003	-3,112	-	85,486	61.5
London & Lancashire Indemnity	622		33,187	8,112	47.4	10,842	32.7
London Guarantee and Accident			2,476,695	655,024	26.5	1,707,622	68.9
Maryland Casualty	176,514	372,845	1,065,714	280,311	24.4	576,164	54.1
Massachusetts Bonding and Insurance	92,868	120,882	1,065,714	-96,642	-	143,814	79.2
Metropolitan Casualty	6,255	29,762	181,651	-2,555	-	11,162	41.1
National Casualty	28		27,135	1,015,638	32.1	2,127,166	67.2
National Surety Corp.	64,946	37,859	3,163,355	149,248	12.7	674,442	57.4
New Amsterdam Casualty	62,094	13,494	1,251,716	82,894	29.4	159,488	56.6
New York Casualty	4,857	332	281,583	77,448	27.4	62,534	80.7
Ocean Accident and Guarantee	610		178,881	-10,177	-	96,539	54.0
Ohio Casualty	34						

Peerless Casualty	-	15,757	-482	-	12,292	78.0
Preferred Accident	4,110	50,211	45,894	91.4	82,747	168.8
Royal Indemnity	16,230	430,102	-20,073	-	285,564	68.0
Saint Paul-Mercury Indemnity	21,293	890,868	99,618	11.2	494,734	55.5
Seaboard Surety	23,704	1,120,921	117,746	10.5	677,872	90.5
Security Mutual Casualty	1,350	6,091	-	-	2,356	38.7
Standard Accident	25,082	1,508,738	363,392	22.7	1,027,857	64.3
Standard Surety & Casualty	1,832	118,609	66,630	56.2	98,472	83.0
Sun Indemnity	1,102	35,640	-2,178	-	20,359	57.1
United States Casualty	1,158	211,917	38,217	18.0	149,082	70.4
United States Fidelity and Guaranty	110,726	5,309,447	1,970,460	37.2	2,714,491	51.1
United States Guarantee	21,923	814,232	22,195	2.7	512,218	62.9
Yorkshire Indemnity	4,938	207,862	27,071	13.0	153,833	74.0
Totals	\$1,483,936	\$41,068,871	\$8,323,327	20.3	\$26,340,111	64.1
PLATE GLASS						
Aetna Casualty and Surety	\$24,240	\$481,052	\$211,857	44.0	\$266,261	55.4
American Employers'	13,461	76,723	34,505	45.0	44,028	57.4
American Motorists	1,378	12,788	9,070	70.9	3,289	25.7
American Mutual Liability	23,704	3,524	1,053	29.9	968	27.5
American Surety	637	105,778	42,801	40.5	62,258	58.8
Bankers Indemnity	3	149,038	64,273	43.1	88,597	59.5
Car and General	2,148	32,513	15,643	48.1	16,570	51.0
Century Surety and Insurance	-118	161,593	81,718	50.6	85,283	52.7
Century Indemnity	23,601	138,416	74,801	54.0	80,438	58.1
Columbia Casualty	2,699	67,226	31,495	46.8	34,146	50.8
Commercial Casualty	4,447	271,091	130,661	48.2	165,027	60.9
Continental Casualty	1,533	286,000	137,587	48.1	179,320	62.7
Eagle Indemnity	8,735	5,115	33,121	42.5	45,495	58.3
Employers' Liability	-9	77,977	33,121	42.5	45,495	58.3
Employers Reinsurance	41,750	302,269	124,015	41.0	186,692	61.8
Excess	36	35,253	-	-	10,986	31.2
Fidelity and Casualty	5,065	3,105	1,162	37.4	1,982	63.8
Fidelity and Deposit	3,499	480,329	204,217	42.5	293,900	61.2
Fidelity and Surety	9,993	184,644	70,435	38.2	133,578	72.2
Fremont's Fund Indemnity	87	79,122	29,077	36.8	51,788	65.5
General Accident Fire and Life	8,503	210,926	136,725	64.8	112,200	53.2
General Reinsurance	1	5,045	522	10.3	2,641	52.3
Glens Falls Indemnity	5,399	159,485	64,979	40.7	101,216	63.5
Globe Indemnity	10,955	251,759	90,309	35.9	138,715	55.1
Great American Indemnity	7,219	199,774	87,495	43.8	101,494	50.8
Hardward Mutual Casualty	4,222	1,518	68,481	44.4	42,361	27.5
Harford Accident and Indemnity	9,954	456,860	203,681	44.6	258,691	56.6
Home Indemnity	5,162	54,837	23,673	43.0	30,006	54.7
Indemnity Insurance	6,089	1,380	148,671	54.9	163,028	60.2
Liberty Mutual	1,346	22,085	12,900	58.4	8,421	38.1
London & Lancashire Indemnity	10,929	110,499	46,434	42.0	65,863	59.6
London Guaratee and Accident	9,108	143,174	63,872	44.6	74,232	51.9
Lumbermen's Mutual Casualty	3,191	103,475	44,342	42.9	39,269	38.0
Maryland Casualty	11,064	397,282	167,712	42.2	219,935	55.4
Massachusetts Bonding and Insurance	23,903	257,829	119,985	46.5	127,779	49.6

TABLE W.—MISCELLANEOUS COMPANIES—Continued

MASSACHUSETTS BUSINESS				LOSSES INCURRED		UNDERWRITING EXPENSE		
NAME OF COMPANY		Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
PLATE GLASS — <i>Concluded</i>								
Massachusetts Plate Glass	.	\$55,118	\$22,090	\$77,331	\$34,938	45.2	\$44,025	57.7
Merchants Mutual Casualty	.	1,108	263	13,931	5,448	39.1	6,739	48.4
Metropolitan Casualty	.	23,547	7,556	287,829	132,362	46.0	170,261	59.2
National Casualty	.	9	17	15,308	7,425	48.5	9,644	63.0
National Surety Corp.	.	423	184	89,315	50,331	56.4	64,482	72.2
New Amsterdam Casualty	.	6,421	2,838	308,359	118,437	38.4	181,864	59.0
New Century Casualty	.	9,459	5,835	265,670	130,805	49.2	143,892	54.2
New York Casualty	.	8,621	2,859	195,613	77,567	39.7	96,882	49.5
Norwich Union Indemnity	.	—	—	23,170	7,733	33.4	10,175	43.9
Ocean Accident and Guarantee	.	2,984	972	186,804	89,404	47.9	100,969	54.1
Ohio Casualty	.	—	—	129,310	55,527	42.9	73,382	56.7
Peerless Casualty	.	—	—	53	—	—	4	7.1
Phoenix Indemnity	.	1,987	1,018	119,726	61,255	51.2	65,285	54.5
Preferred Accident	.	3,291	452	46,823	24,015	51.3	40,535	86.6
Protective Indemnity	.	62	—	17,865	9,484	53.1	9,703	54.3
Royal Indemnity	.	12,535	3,411	213,826	89,618	41.9	120,904	56.5
Saint Paul-Mercury Indemnity	.	—	—	96,940	41,841	43.2	53,911	55.6
Shelby Mutual Plate Glass and Casualty	.	23,694	11,168	433,771	257,442	59.4	199,301	45.9
Standard Accident	.	7,551	1,986	220,360	108,254	49.1	134,981	61.3
Standard Surety & Casualty	.	83	242	239,162	102,050	42.7	151,704	63.4
Sun Indemnity	.	1,288	667	87,945	37,762	42.9	43,532	49.5
Travelers Indemnity	.	39,508	11,866	691,724	270,862	39.2	479,635	69.3
United States Casualty	.	253	441	83,884	13,502	16.1	47,004	56.0
United States Fidelity and Guaranty	.	9,008	2,255	494,964	217,415	43.9	270,711	54.7
United States Guarantee	.	2,364	692	41,305	26,963	65.3	21,736	52.6
Utica Mutual	.	—	—	175	35	19.8	47.7	84
Yorkshire Indemnity	.	509	999	47,060	28,183	59.9	35,570	75.6
Zurich General Accident and Liability	.	32	132	141,363	78,892	55.8	84,705	59.9
Totals	.	\$470,898	\$167,126	\$10,316,032	\$4,663,725	45.2	\$5,898,743	57.2
BURGLARY AND THEFT								
Aetna Casualty and Surety	.	\$87,827	\$17,889	\$1,717,291	\$355,563	20.7	\$953,682	55.5
American Employers'	.	64,120	2,939	184,743	36,588	19.8	105,932	57.3
American Mutual Liability	.	837	—	5,008	1,602	32.0	643	12.8
American Re-Insurance	.	6,788	1,521	111,085	35,598	32.0	51,394	46.2
American Surety	.	17,720	127	660,032	53,103	8.0	357,980	54.2
Bankers Indemnity	.	367	—	193,123	71,097	36.8	97,800	50.6
Car and General	.	7,666	2,059	41,975	15,160	36.1	20,404	48.6
Central Surety and Insurance	.	—	—	68,800	15,712	22.8	39,393	57.2
Century Indemnity	.	43,725	5,253	241,803	79,763	33.0	138,737	57.4

Columbia Casualty	8,205	2,392	160,437	49,460	30.8	93,843	58.5
Commercial Casualty	52	52	188,666	47,882	25.4	99,779	52.9
Continental Casualty	16,708	3,309	485,078	105,923	21.8	274,560	56.6
Eagle Indemnity	257	977	223,457	72,957	32.7	108,808	48.7
Employers' Liability	214,823	44,487	801,392	161,239	20.1	441,803	55.1
Employers' Reinsurance	3,754	363	172,737	37,837	21.9	90,245	57.5
European General Reinsurance	22,182	17,909	1,252,901	234,519	18.7	538,817	43.0
Expenses	182	28,721	6,261	8,261	28.8	11,122	38.7
Fidelity and Casualty	7,532	4,488	1,038,704	251,482	24.2	544,884	52.5
Fidelity and Deposit	43,903	14,051	998,008	262,950	26.3	592,348	59.4
Fireman's Fund Indemnity	317	—	170,848	40,046	23.4	94,663	55.4
First Reinsurance	446	—	18,771	—350	—	17,090	91.0
General Accident Fire and Life	20,860	10,655	572,151	186,992	32.7	263,712	46.1
General Reinsurance	10,471	7,997	437,280	29,837	6.8	294,798	67.4
Glens Falls Indemnity	16,723	4,997	309,063	88,739	28.7	170,019	55.0
Globe Indemnity	44,621	7,862	751,445	189,950	25.3	358,066	47.6
Great American Indemnity	17,478	3,236	289,215	77,712	26.9	144,556	50.0
Hardware Mutual Casualty	131	—	113,295	29,466	25.0	30,849	27.2
Hartford Accident and Indemnity	2,550	10,336	1,735,564	442,156	25.5	835,406	48.1
Home Indemnity	46,543	3,976	124,810	34,569	27.7	60,515	48.5
Home Indemnity Insurance	26,990	3,976	910,408	369,627	40.6	486,374	53.4
Liberty Mutual	35,827	14,371	297,242	91,126	34.1	98,067	36.9
London & Lancashire Indemnity	14,782	837	153,449	39,897	26.0	85,436	55.7
London Guarantee and Accident	9,618	198	305,546	80,682	26.4	158,546	51.9
Lumbermens Mutual Casualty	3,066	777	124,317	20,946	16.8	45,357	36.5
Maryland Casualty	42,124	6,895	1,155,323	276,643	24.0	573,063	49.6
Massachusetts Bonding and Insurance	48,717	4,911	394,974	71,450	18.1	173,913	44.0
Metropolitan Casualty	8,154	1,164	193,885	51,819	26.7	114,663	59.1
National Casualty	18	—	26,730	4,512	16.9	15,907	59.5
National Surety Corp.	104,778	21,284	2,045,808	465,016	22.7	1,258,117	61.5
New Amsterdam Casualty	14,918	8,865	512,310	120,240	23.5	266,567	52.0
New York Casualty	3,685	649	158,104	24,807	15.7	80,265	50.7
Norwich Union Indemnity	25	57,237	57,237	15,758	27.5	17,359	30.4
Ocean Accident and Guarantee	10,566	1,375	517,760	106,731	20.6	257,194	49.7
Ohio Casualty	88	—	253,893	48,550	19.1	136,873	53.0
Phoenix Indemnity	3,431	661	183,786	46,763	25.4	92,872	50.6
Preferred Accident	25,782	9,640	225,215	63,040	28.0	121,088	53.8
Protective Indemnity	—	—	72,370	21,957	30.3	40,870	56.5
Royal Indemnity	36,829	4,678	678,501	167,213	24.6	352,627	52.0
Saint Paul-Mercury Indemnity	70	—	136,043	38,216	28.1	75,176	55.3
Security Mutual Casualty	—	—	—1,426	5	—	7,553	—
Shelby Mutual Plate Glass and Casualty	—	—	423,863	92,401	21.8	230,415	55.8
Standard Accident	13,818	487	96,795	39,529	40.8	58,851	60.8
Standard Surety & Casualty	160	5,000	168,559	40,739	24.2	75,174	44.6
Sun Indemnity	2,532	—	2,286,348	397,362	17.4	1,358,141	59.4
Travelers Indemnity	147,567	25,171	186,430	76,941	41.3	103,555	55.6
United States Casualty	9,957	5,198	1,469,247	356,810	24.3	721,095	49.1
United States Fidelity and Guaranty	33,145	8,205	378,173	111,462	29.5	172,302	45.6
United States Guarantee	7,922	701	139	—	—	58	41.7
Utica Mutual	—	—	57,973	21,281	36.7	35,809	61.8
Yorkshire Indemnity	15	—	327,204	81,213	24.8	178,061	54.4
Zurich General Accident and Liability	1,962	—	—	—	—	—	—
Totals	\$1,394,754	\$301,405	\$26,862,759	\$9,360,549	23.7	\$14,239,378	53.0

TABLE W.—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE		
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount	Per Cent of Earned Premiums
CREDIT							
American Credit Indemnity	\$55,147	\$23,795	\$1,273,513	\$94,431	7.4	\$1,072,575	84.2
Employers Reinsurance	6,126	—	161,414	6,285	3.9	65,491	40.6
European General Reinsurance	1,283	1,283	164,178	65,304	39.8	83,429	50.8
London Guarantee and Accident	54,130	6,201	620,326	77,411	12.5	317,816	51.2
NNational Surety Corp.	—	—	—	785	—	388	—
Ocean Accident and Guarantee	—	—	—	—13,332	—	1,309	—
Totals	\$131,360	\$31,273	\$2,219,409	\$229,314	10.3	\$1,541,008	69.4
SPRINKLER							
Aetna Casualty and Surety	\$42,278	\$11,691	\$457,354	\$189,008	41.3	\$251,743	55.0
Commercial Casualty	—	—	698	309	44.3	484	69.4
Great American Indemnity	—	—	75	—	—	—	—
Indemnity Insurance	5,438	2,893	28,776	21,592	75.0	13,826	48.0
Maryland Casualty	20,078	1,883	84,601	44,442	52.5	66,607	78.7
Metropolitan Casualty	1,597	509	7,070	3,689	52.2	4,138	58.5
United States Fidelity and Guaranty	1,334	293	12,243	4,874	39.8	5,174	42.3
Totals	\$70,725	\$17,269	\$590,817	\$263,914	44.7	\$341,972	57.9
STEAM BOILER							
Aetna Casualty and Surety	—\$131	—	\$6,143	—	—	\$2,710	44.1
American Employers	20,575	\$2,544	65,931	\$3,974	6.0	54,090	82.0
American Mutual Liability	2,459	—	2,581	—	—	131	5.1
American Re-Insurance	26	—	13,913	4,067	29.2	9,734	70.0
Columbia Casualty	7,995	1,272	98,581	10,918	11.1	75,199	76.3
Continental Casualty	5,090	—	55,639	3,566	6.4	52,964	95.2
Eagle Indemnity	3,179	224	43,842	12,665	28.9	37,645	85.9
Employers' Liability	70,009	4,649	335,498	83,811	25.0	271,294	80.9
Employers Reinsurance	—	—	22,035	789	3.5	19,231	87.3
European General Reinsurance	6	—	30,610	16,841	55.0	9,006	29.4
Excess	399	—	6,163	—	—	—	—
Fidelity and Casualty	11,884	2,937	532,062	67,288	12.6	468,694	88.1
General Accident Fire and Life	3,981	839	59,881	5,390	9.0	34,006	56.8
General Reinsurance	1,473	—	31,059	—11,706	—	26,752	86.1
Globe Indemnity	5,207	1,592	148,334	23,876	16.1	145,073	97.8
Hartford Accident and Indemnity	—	—	470	—	—	50	10.7
Hartford Steam Boiler	161,073	19,225	3,263,613	513,612	15.7	2,652,262	81.3
Liberty Mutual	2,022	—	2,022	1,000	49.5	577	28.5
London Guarantee and Accident	2,629	500	147,114	12,263	8.3	116,337	79.1
Lumbermens Mutual Casualty	9,738	152	58,378	8,826	15.1	47,966	82.2

Maryland Casualty	14,233	501,038	45,206	9.0	369,031	73.7
Mutual Boiler	98,024	271,919	36,398	13.4	131,039	48.2
Ocean Accident and Guarantee	2,238	301,804	52,286	17.3	268,800	89.1
Phoenix Indemnity	—	34,193	2,848	8.3	21,427	62.7
Royal Indemnity	1,924	221,392	36,156	16.3	177,403	80.1
Security Mutual Casualty	—	14,163	7	—	5,965	42.1
Standard Accident	—	26,611	663	2.5	20,037	75.3
Travelers Indemnity	12,413	968,864	111,517	11.5	893,152	92.2
Totals	\$538,037	\$7,263,853	\$1,042,861	14.4	\$5,910,441	81.4
MACHINERY						
Aetna Casualty and Surety	—	\$71,167	\$78,900	110.9	\$27,000	37.9
American Employers'	\$8,698	11,776	4,066	34.5	8,018	68.1
American Mutual Liability	3,281	3,270	4,332	132.5	284	8.7
American Re-Insurance	3,304	29,125	8,492	29.2	29,340	100.7
Columbia Casualty	—	152,210	21,334	14.0	96,879	63.6
Continental Casualty	558	6,197	367	5.9	4,564	73.7
Eagle Indemnity	307	17,237	6,614	38.4	7,907	45.9
Employers' Liability	1,262	138,636	31,204	22.5	85,670	61.8
Employers Reinsurance	16,774	29,767	9,896	33.2	36,719	123.4
European General Reinsurance	—	35,919	26,695	74.3	23,033	64.1
Excess	445	—	—	—	553	—
Fidelity and Casualty	—	217,992	44,289	20.3	211,105	96.8
General Accident Fire and Life	—	—	—	—	4,728	47.9
Globe Reinsurance	—	9,865	—	—	6,886	31.9
Globe Indemnity	318	21,595	—	—	43,491	94.0
Hartford Steam Boiler	1,726	46,277	15,212	32.9	1,272,612	69.9
Liberty Mutual	153,841	1,821,837	791,322	43.4	648	22.6
London Guarantee and Accident	2,869	2,869	2,582	90.0	51,912	104.2
Lumbermens Mutual Casualty	1,251	49,841	16,999	34.1	11,020	64.0
Maryland Casualty	4,060	17,231	3,526	20.5	51,612	32.8
Mutual Boiler	2,000	157,115	34,546	22.0	85,541	48.1
Ocean Accident and Guarantee	34,127	177,800	37,590	21.1	119,132	58.1
Phoenix Indemnity	13,619	220,135	67,881	30.8	2,775	108.9
Royal Indemnity	—	2,548	34	1.3	66,155	90.1
Security Mutual Casualty	1,863	73,405	22,805	31.1	1,603	21.5
Standard Accident	—	—	—	—	148,108	72.5
Travelers Indemnity	—	7,466	—	—	—	—
Totals	\$259,164	\$3,522,522	\$1,277,221	36.3	\$2,397,130	68.1
AUTO, PROPERTY DAMAGE AND COLLISION						
Aetna Casualty and Surety	—	\$3,067,003	\$1,237,252	40.3	\$1,725,506	56.2
American Automobile	\$349,008	2,512,222	992,554	39.5	1,151,873	45.9
American Employers'	80,124	600,179	188,536	21.2	249,505	44.5
American Motorists	170,757	978,826	375,470	38.4	385,261	39.4
American Mutual Liability	67,282	703,467	283,829	40.4	193,324	27.5
American Policyholders'	14	806,556	115,352	37.6	121,667	39.7
American Re-Insurance	251,065	82,917	39,498	47.6	39,525	71.0
American Surety	8,368	288,094	110,541	38.4	204,652	71.0

TABLE W.—MISCELLANEOUS COMPANIES—Continued

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount
PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO. — <i>Concluded</i>						
Bankers Indemnity	\$91	—	\$372,537	\$141,591	38.0	\$228,255
Car and General	97,942	\$28,239	397,791	137,326	34.5	203,639
Central Surety and Insurance	1,404	974	382,720	134,320	40.3	188,060
Century Indemnity	183,196	57,065	628,579	205,938	32.8	351,066
Columbia Casualty	13,300	2,317	120,348	60,321	50.1	83,382
Commercial Casualty	83,396	27,035	386,333	125,368	32.5	203,293
Continental Casualty	85,213	19,689	1,276,095	505,868	39.6	617,064
Continental Casualty	379	313	248,173	78,842	31.8	132,323
Eagle Indemnity	32,956	10,521	27,460	10,284	37.4	5,289
Eastern Mutual	1,374	232	39,254	11,606	29.6	4,915
Electric Mutual Liability	799,253	254,105	2,226,756	732,990	32.9	1,031,483
Employers' Liability	32,683	13,864	453,841	161,556	35.6	256,757
European Reinsurance	198	—	75,163	21,098	28.1	39,903
Excess	948	8,924	306,703	134,703	43.9	73,153
Factory Mutual Liability	239,425	48,871	718,983	180,312	25.1	196,434
Fidelity and Casualty	57,993	30,985	1,716,763	694,001	40.4	921,670
Fireman's Fund Indemnity	1,347	172	416,595	197,636	47.4	237,878
First Reinsurance	2	—	8,315	4,215	50.7	10,351
General Accident, Fire and Life	86,342	24,664	2,414,064	993,628	41.2	1,055,242
General Reinsurance	260	90	65,650	19,355	29.5	19,938
Globe Indemnity	62,299	33,422	653,410	242,646	37.1	347,324
Globe Indemnity	158,622	46,236	1,504,534	584,546	38.9	702,188
Great American Indemnity	154,115	57,935	1,919,727	364,855	39.7	420,357
Great American Indemnity	147,047	51,981	1,538,045	634,648	41.3	453,651
Hardware Mutual Casualty	203,627	99,485	3,037,053	1,190,307	39.2	1,523,060
Hartford Accident and Indemnity	73,711	21,521	423,144	177,824	42.0	205,704
Home Indemnity	45,710	14,843	1,085,969	371,428	34.2	576,398
Indemnity Insurance	534	855	191,880	63,287	33.0	70,512
Interboro Mutual Indemnity	826,618	251,537	1,879,111	741,642	39.5	593,799
Liberty Mutual	73,189	22,645	369,321	141,985	38.4	217,558
London and Lancashire Indemnity	28,738	9,171	607,932	218,829	36.0	289,468
London Guarantee and Accident	708,629	187,077	3,299,864	1,103,908	33.5	1,247,374
Lumbermen Mutual Casualty	138,464	57,028	1,839,801	779,243	42.4	853,328
Maryland Casualty	516,624	177,547	1,079,015	443,878	41.1	479,694
Massachusetts Bonding and Insurance	92,497	30,772	588,912	191,072	32.5	203,238
Merchants Mutual Casualty	108,730	33,051	438,333	147,316	33.6	336,357
Metropolitan Casualty	2,485	569	78,966	29,117	36.9	35,676
National Casualty	49,319	9,303	225,883	58,998	26.1	78,600
National Grange Mutual Liability	137,076	58,575	1,040,426	431,038	41.4	495,320
New Amsterdam Casualty	—	—	19,708	704	3.6	11,518
New Century Casualty	—	—	162,829	70,607	43.4	103,672
New York Casualty	29	1,303	—	—	—	—

Norwich Union Indemnity	—	11,628	70,880	16,129	22.8	45,088	63.6
Ocean Accident and Guarantee	—	—	705,267	255,736	36.3	367,424	52.1
Ohio Casualty	—	—	1,137,614	514,944	45.2	626,521	55.1
Peerless Casualty	—	1,006	96,083	7,462	7.7	12,186	46.7
Phoenix Indemnity	—	6,220	338,356	116,709	34.5	169,439	50.0
Preferred Accident	—	34,158	597,822	190,277	31.8	262,264	43.9
Protective Indemnity	—	517	37,063	11,671	31.5	21,991	39.3
Royal Indemnity	—	31,944	1,203,695	436,405	36.3	618,649	51.4
Saint Paul-Mercury Indemnity	—	—	343,014	139,358	40.5	174,617	50.9
Security Mutual Casualty	—	2,475	37,959	—	—	4,632	12.2
Service Mutual Liability	—	10,494	27,448	8,752	31.0	8,493	31.0
Shelby Mutual Plate Glass and Casualty	—	—	167,449	82,760	49.4	89,179	53.3
Standard Accident	—	48,809	1,109,884	404,376	36.4	559,959	50.5
Standard Surety & Casualty	—	3,060	314,835	143,552	45.6	202,542	64.3
Sun Indemnity	—	6,321	534,413	201,647	37.7	247,104	46.2
Travelers Indemnity	—	211,073	5,210,084	1,920,677	36.9	3,100,890	59.5
United States Casualty	—	88	300,198	144,679	48.2	149,678	49.9
United States Fidelity and Guaranty	—	42,006	2,091,157	833,579	39.9	940,837	45.3
United States Guarantee	—	3,533	454,515	162,740	35.8	223,435	49.2
Utica Mutual	—	35,401	498,212	189,177	38.0	242,576	48.7
Yorkshire Indemnity	—	—	85,157	32,638	38.3	48,551	57.0
Zurich General Accident and Liability	—	6,318	897,100	357,438	39.8	431,759	48.1
Totals	\$7,887,488	\$2,444,273	\$57,953,487	\$22,092,521	38.1	\$27,740,018	47.9
PROPERTY DAMAGE AND COLLISION, OTHER THAN AUTO.							
Aetna Casualty and Surety	\$8,200	\$1,243	\$218,076	\$34,017	15.6	\$117,831	54.0
American Employers'	7,766	967	30,129	7,683	25.5	15,122	50.2
American Motorists	269	2	8,042	148	1.8	2,909	36.2
American Mutual Liability	15,913	4,682	194,423	67,084	34.5	33,562	17.3
American Policyholders'	—	—	8,423	182	2.0	262	28.3
American Re-insurance	360	63	29,992	13,386	44.6	14,446	48.2
Bankers Indemnity	24	—	19,026	2,840	14.9	14,551	76.5
Bankers Surety	20	—	21,949	2,606	11.9	13,431	61.2
Car and General	225	16	6,870	1,034	15.0	3,290	47.9
Central Surety and Insurance	—	—	19,925	4,005	20.1	9,166	46.0
Century Indemnity	5,247	2,838	28,996	12,327	42.5	15,422	53.2
Columbia Casualty	273	—	23,160	1,411	6.1	15,315	66.1
Commercial Casualty	161	135	8,932	541	6.1	4,238	47.5
Continental Casualty	1,148	8	65,353	8,692	13.3	32,956	50.4
Eagle Indemnity	17	—	15,220	2,338	15.4	8,024	52.7
Electric Mutual Liability	—	—	—	—	—	—	—
Employers' Liability	38,073	9,722	240,810	47,592	19.8	115,273	47.9
Employers Reinsurance	—	—	78,847	10,994	13.9	44,772	56.8
European General Reinsurance	2,019	—	49,886	45,255	90.7	32,323	64.8
Excess	46	16	28,657	6,356	22.2	13,612	47.5
Fidelity and Casualty	829	37	148,144	32,408	21.9	60,714	45.0
Fireman's Fund Indemnity	64	13	49,134	9,718	19.8	21,958	44.7
First Reinsurance	—	—	1,562	3,251	208.2	2,310	147.9
General Accident Fire and Life	964	183	10,479	10,479	18.7	30,877	55.1
General Reinsurance	737	—	56,016	—	—	39,200	97.6
Glens Falls Indemnity	1,300	175	40,165	19,105	38.4	28,290	56.8
Globe Indemnity	1,462	185	49,771	12,416	11.9	45,463	43.7
Great American Indemnity	3,887	712	104,127	16,879	16.0	25,713	38.5
Hardware Mutual Casualty	1,216	59	23,990	3,874	16.2	7,070	29.5

TABLE W.—MISCELLANEOUS COMPANIES—Concluded

NAME OF COMPANY	MASSACHUSETTS BUSINESS		LOSSES INCURRED		UNDERWRITING EXPENSE	
	Premiums Written	Losses Paid	Premiums Earned	Amount	Per Cent of Earned Premiums	Amount
<i>PROPERTY DAMAGE AND COLLISION, INCLUDING AUTO.—Concluded.</i>						
Hartford Accident and Indemnity	\$6,673	\$4,073	\$320,572	\$89,501	27.2	\$111,849
Home Indemnity	512	17	3,185	1,098	34.5	732
Indemnity Insurance	—	18	97,928	61,136	62.4	41,282
Interboro Mutual Indemnity	1,091	—	3,292	1,322	44.3	1,458
Liberty Mutual	13,609	6,045	120,497	35,423	29.4	25,370
London & Lancashire Indemnity	387	77	16,897	4,635	27.4	9,206
London Guarantee and Accident	633	84	70,838	13,868	19.6	41,316
Lombard Mutual Casualty	8,326	108	63,187	2,775	4.4	23,544
Maryland Casualty	3,787	106	163,631	46,558	28.5	81,475
Massachusetts Bonding and Insurance	10,779	1,474	55,481	5,825	10.5	26,357
Merchants Mutual Casualty	42	5	3,295	491	14.9	1,292
Metropolitan Casualty	285	—	19,787	4,971	25.1	8,940
National Casualty	9	—	3,620	540	14.9	1,539
New Amsterdam Casualty	1,069	68	93,257	16,958	18.2	38,298
New York Casualty	30	—	28,123	4,188	14.9	16,536
Norwich Union Indemnity	726	—	1,653	184	11.1	799
Ocean Accident and Guarantee	739	27	49,549	7,926	16.0	25,749
Ohio Casualty	—	—	11,168	1,019	9.1	56.1
Phoenix Indemnity	222	16	17,172	2,991	17.4	10,235
Preferred Accident	—	—	1,958	52	2.6	974
Protective Indemnity	—	—	8	—	—	2
Royal Indemnity	2,114	178	55,994	3,242	5.8	30,866
Saint Paul-Mercury Indemnity	96	2	48,726	11,149	22.9	24,125
Security Mutual Casualty	346	—	12,838	2,700	21.0	2,940
Service Mutual Liability	17	—	17	—	—	—
Shelby Mutual Plate Glass and Casualty	—	—	—	—	—	—
Standard Accident	2,416	243	125,820	16,994	13.5	1,215
Standard Surety & Casualty	81	—	13,094	4,406	33.8	57,716
Sun Indemnity	52	—	4,011	1,260	31.3	7,134
Travelers Indemnity	20,280	4,990	402,860	93,723	23.3	218,529
United States Casualty	103	—	39,355	14,859	37.8	22,784
United States Fidelity and Guaranty	1,348	130	299,101	50,060	16.7	122,692
United States Guarantee	442	64	31,855	12,799	40.2	15,593
Utica Mutual	322	166	15,941	3,579	22.5	4,354
Yorke Indemnity	—	—	7,195	538	7.5	2,988
Zurich General Accident and Liability	462	—	99,540	19,187	19.3	43,584
Totals	\$167,167	\$38,947	\$3,939,037	\$890,020	22.6	\$1,801,599
<i>LIVE STOCK</i>						
Car and General	—	—	—	—	—	—
Hartford Accident and Indemnity	\$105	—	\$968	\$968	19.3	\$100
Hartford Live Stock	11,729	\$2,621	423,362	299,933	70.9	149,513
Totals	\$11,834	\$2,621	\$428,382	\$300,901	70.2	\$151,195
Totals						35.3

TABLE X. — MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE ON 1933, 1934 AND 1935 FOR ALL CLASSIFICATIONS UNDER THE SCALE

NAME OF COMPANY	AUDITED PAY ROLLS			AUDITED EARNED	
	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934
Aetna Casualty & Surety	—	\$29,698	\$488,636	—	\$51
Aetna Life	\$25,819,631	26,332,127	25,386,922	\$300,763	321,276
Alliance Casualty	69,756	—	—	487	—
American Employers	21,797,200	23,028,566	22,837,193	331,572	304,108
American Motorists	1,196,443	1,654,283	1,854,158	17,114	24,648
American Policyholders	284	417,482	417,087	9	12,832
American Surety	630,476	150,371	656,786	10,211	1,052
Bankers Indemnity	214,801	133,348	89,498	2,654	2,311
Car and General	448,591	927,533	1,570,253	6,233	12,773
Central Surety	713,945	243,684	—	10,632	3,445
Century Indemnity	13,142,940	13,954,793	15,124,092	168,504	185,758
Citizens Casualty	392,640	—	—	5,258	—
Columbia Casualty	1,217,612	1,760,212	1,947,367	14,244	21,555
Commercial Casualty	1,661,660	240,229	128,870	21,137	1,866
Continental Casualty	673,389	3,407,014	4,648,728	13,884	59,376
Eagle Indemnity	1,066,698	928,234	180,003	13,851	11,947
Employers' Liability	162,455,821	162,853,837	158,535,652	1,846,239	1,918,008
Fidelity and Casualty	9,073,146	8,991,183	6,649,021	119,181	118,498
Fireman's Fund	81,417	279,872	144,506	259	1,574
General Accident	6,964,869	7,056,298	7,816,803	82,052	71,346
Glens Falls	2,430,601	1,979,047	2,050,584	28,155	23,223
Globe Indemnity	13,234,112	8,390,354	7,565,824	155,368	95,308
Great American	8,702,955	10,101,914	9,724,671	148,650	177,271
Hartford Accident	25,639,735	24,929,627	25,230,912	294,428	332,925
Home Indemnity	634,172	—	—	8,333	—
Indemnity Insurance	4,523,347	4,633,891	3,934,207	39,741	38,025
London Guarantee & Accident	2,562,763	2,338,749	1,961,755	42,047	32,268
London and Lancashire	885,873	1,110,377	1,602,153	21,005	21,537
Maryland Casualty	9,750,968	10,465,582	10,769,878	178,014	192,505
Massachusetts Bonding	22,414,661	21,616,437	25,561,151	293,767	303,450
Metropolitan Casualty	2,616,330	348,637	172,924	36,005	3,936
National Casualty	56,231	77,443	75,925	486	655
New Amsterdam Casualty	6,482,452	5,562,498	5,839,107	93,736	79,282
Norwich Union	93,672	53,084	13,782	738	347
Ocean Accident	5,743,655	5,158,980	5,121,359	77,449	66,541
Phoenix Indemnity	2,261,659	1,767,745	1,727,379	22,590	22,292
Royal Indemnity	12,773,632	11,604,719	10,342,283	138,786	128,338
Standard Accident	3,537,888	3,967,161	5,534,918	46,219	62,999
Standard Surety	766,959	792,610	844,272	9,691	11,824
Sun Indemnity	1,854,067	1,994,911	2,000,585	14,692	15,578
Travelers	82,670,082	90,313,593	98,072,428	885,905	1,067,571
United States Casualty	1,862,226	2,091,067	2,092,205	22,344	30,312
U. S. Fidelity and Guaranty	7,981,936	8,235,668	6,527,616	101,076	114,120
Western Casualty	1,271,616	1,381,273	1,469,147	9,754	12,208
Zurich General Accident	3,379,609	3,319,151	3,751,487	32,336	29,338
All Stock Companies	\$471,752,520	\$474,623,282	\$480,462,127	\$5,665,599	\$5,934,277
American Mutual	\$112,598,351	\$122,391,271	\$127,501,954	\$1,420,973	\$1,621,230
Arrow Mutual	12,694,609	15,423,621	17,089,001	149,380	196,124
Eastern Mutual	2,535,800	2,762,290	2,759,465	30,769	34,327
Electric Mutual	9,723,088	13,493,477	15,816,460	68,766	98,818
Hardware Mutual	2,907,193	3,759,539	4,272,708	34,591	47,013
Liberty Mutual	261,737,873	293,966,369	336,701,974	2,783,641	3,347,872
Lumbermens Mutual	25,316,852	30,468,236	36,624,401	419,723	542,505
Merchants Mutual	1,110,537	629,254	443,654	13,127	9,184
Security Mutual	9,498,474	9,068,453	9,208,305	161,635	153,671
Service Mutual	14,635,627	15,478,473	13,427,972	182,251	208,285
Transit Mutual	11,571,771	11,617,532	12,044,589	96,468	92,358
United States Mutual	10,253,564	11,611,880	10,208,036	112,341	109,708
Utica Mutual	669,088	774,830	796,248	5,218	4,340
All Mutual Companies	\$475,252,827	\$531,445,225	\$586,894,767	\$5,478,883	\$6,465,435
All Stock and Mutual Companies	\$947,005,347	\$1,006,068,507	\$1,067,356,894	\$11,144,482	\$12,399,712

**POLICIES ISSUED BY THE INSURANCE CARRIERS DURING CALENDAR YEARS
OF BENEFITS AND PREMIUM RATES FOR THOSE YEARS RESPECTIVELY**

PREMIUMS	LOSSES INCURRED			PER CENT OF EARNED PREMIUM			LOSS COST PER \$100 OF PAY ROLL		
	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
\$7,802	-	-	\$8,656	-	-	111	-	-	\$1.77
325,074	\$145,566	\$154,082	140,313	48	48	43	\$.56	\$.59	.55
	6	-	-	1	-	-	.01	-	-
292,173	180,109	138,974	113,653	54	46	39	.83	.60	.50
28,431	11,224	6,863	24,809	66	28	87	.94	.41	1.34
13,251	-	10,069	6,101	-	79	46	-	2.41	1.46
10,648	13,337	158	113,904	131	15	1,070	2.12	.11	17.34
1,579	270	131	-	10	6	-	.13	.10	-
18,809	11,304	9,400	12,740	181	74	68	2.52	1.01	.81
-	6,996	4,573	-	66	133	-	.98	1.88	-
199,510	77,910	94,272	81,163	46	51	41	.59	.68	.54
-	5,138	-	-	98	-	-	1.31	-	-
22,914	5,402	12,234	7,194	38	57	31	.44	.70	.37
694	16,622	298	-	79	16	-	1.00	.12	-
73,519	5,948	30,824	35,057	43	52	48	.88	.90	.75
1,237	8,038	2,160	207	58	18	17	.75	.23	.12
1,865,134	998,463	945,067	782,751	54	49	42	.61	.58	.49
90,880	89,353	63,521	63,026	75	54	69	.98	.71	.95
1,129	71	397	766	27	25	68	.09	.14	.53
86,725	50,010	33,098	37,130	61	46	43	.72	.47	.48
32,713	15,616	6,397	15,186	56	28	46	.64	.32	.74
87,818	92,637	45,354	27,056	60	48	31	.70	.54	.36
167,758	63,978	73,129	85,341	43	41	51	.74	.72	.88
307,294	200,179	165,967	204,000	68	50	66	.78	.67	.81
-	4,438	-	-	53	-	-	.70	-	-
36,595	26,750	29,207	26,251	67	77	72	.59	.63	.67
27,411	22,726	18,920	12,396	54	59	45	.89	.81	.63
24,597	5,739	10,312	10,380	27	48	42	.65	.93	.65
198,642	131,006	112,275	104,995	74	58	53	1.34	1.07	.97
397,303	152,425	177,224	218,786	52	58	55	.68	.82	.86
1,437	15,032	1,002	39	42	26	3	.57	.29	.02
550	-	40	96	-	6	18	-	.05	.13
81,333	49,424	34,985	37,562	53	44	46	.76	.63	.64
261	23	717	-	3	207	-	.02	1.35	-
64,541	44,596	31,300	22,689	58	47	35	.78	.61	.44
21,397	9,944	10,053	9,275	44	45	43	.44	.57	.54
117,136	62,451	70,803	47,204	45	55	40	.49	.61	.46
89,282	20,968	29,745	52,471	45	47	59	.59	.75	.95
13,510	1,270	1,888	7,921	13	16	59	.17	.24	.94
15,706	7,827	11,648	13,446	53	75	86	.42	.58	.67
1,242,587	480,624	525,893	503,310	54	49	41	.58	.58	.51
27,156	9,199	12,132	9,440	41	40	35	.49	.58	.45
97,493	39,649	69,793	53,991	39	61	55	.50	.85	.83
13,869	6,883	5,722	7,759	71	47	56	.54	.41	.53
34,580	16,593	13,258	10,883	51	45	32	.49	.40	.29
\$6,140,478	\$3,105,744	\$2,963,885	\$2,907,947	55	50	47	\$.66	\$.62	\$.61
\$1,701,488	\$777,503	\$850,590	\$1,035,914	55	53	61	\$.69	\$.69	\$.81
216,651	42,064	78,842	73,877	28	40	34	.33	.51	.43
43,441	28,983	25,627	11,160	94	75	26	1.14	.93	.40
115,625	40,119	37,611	34,425	58	38	30	.41	.28	.22
56,882	22,698	17,698	20,298	66	38	36	.78	.47	.48
3,672,830	1,518,202	1,606,351	1,647,126	55	48	45	.58	.55	.49
594,368	193,788	289,395	309,998	46	53	52	.77	.95	.85
6,821	8,463	3,284	1,505	65	36	22	.76	.52	.34
150,452	44,321	66,540	44,770	27	43	30	.47	.73	.49
203,279	112,557	98,840	76,506	62	48	38	.77	.64	.57
97,750	40,904	49,556	49,069	42	54	50	.35	.43	.41
93,593	69,990	71,599	22,840	62	65	24	.68	.62	.22
4,874	2,176	523	2,287	42	12	47	.33	.07	.29
\$6,958,054	\$2,901,768	\$3,196,456	\$3,329,775	53	49	48	\$.61	\$.60	\$.57
\$13,098,532	\$6,007,512	\$6,160,341	\$6,237,722	54	50	48	\$.63	\$.61	\$.58

TABLE Y.—MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE ON POLICIES
THE PRINCIPAL CLASSIFICATIONS UNDER THE SCALE OF BENEFITS AND PREMIUM

CLASSIFICATION OF RISKS	Code Num- ber	AUDITED PAY ROLLS		
		Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
Abrasive Wheel Mfg.	1748	\$1,983,107	\$2,152,093	\$2,869,045
Arms Mfg.—small arms	3200	758,819	934,955	1,118,063
Artificial Silk Mfg.	2305	691,683	691,478	791,146
Automobile Accessories—Service Stations	8387	5,660,638	6,134,264	5,801,781
Automobile Bus, Livery or Taxicab Companies:				
Garage Employees	8385	1,026,773	1,091,317	1,176,229
All Other Employees	7382	2,790,050	3,214,524	3,467,419
Automobile Garages or Repair Shops:				
Automobile Salesmen	8748	3,869,758	4,291,363	4,725,318
All Other Employees	8391	8,916,246	9,460,913	9,605,107
Automobile Mfg. or Assembling	3808	1,217,182	2,473,997	2,705,345
Bakeries	2003	5,106,869	7,551,407	10,126,951
Baby Carriage Mfg.	3865	807,251	863,553	1,093,683
Boilermaking	3620	349,354	437,676	468,619
Bookbinding	4307	2,225,892	2,554,178	2,677,346
Boot or Shoe Machinery Mfg.	3558	5,079,621	5,196,788	5,684,169
Boot or Shoe Mfg. or Repairing	2660	44,274,001	42,482,959	42,340,836
Box Mfg.—folding paper boxes	4241	1,643,390	1,808,168	1,779,491
Box Mfg.—solid paper boxes	4240	1,858,003	1,948,026	2,297,952
Box or Box Shooks Mfg.	2759	943,571	941,833	973,532
Brass or Copper Goods Mfg.	3315	547,675	630,890	856,943
Breweries—including bottling	2121	1,211,094	1,776,543	1,959,928
Building or Roofing—Paper or Felt—preparation	4283	432,869	457,346	528,029
Buildings—n.o.c.—operation	9015	12,552,779	12,877,140	13,158,146
Button or Fastener Mfg.	3131	427,110	608,495	794,424
Cable Insulation—no wire drawing	4470	1,232,289	1,390,008	1,758,669
Can Mfg.	3220	550,295	524,363	485,407
Carpentry—n.o.c.	5403	1,136,672	1,554,135	1,968,347
Carpentry—private residences	5645	2,381,080	2,886,977	3,643,844
Carpet or Rug Mfg.	2402	1,966,650	2,176,430	2,619,991
Cement Work—floors, sidewalks	5200	425,731	622,804	637,852
Cemetery Operation	9220	1,219,872	1,232,309	1,232,149
Chauffeurs—commercial	7380	19,575,690	15,281,140	10,284,553
Chocolate or Cocoa Mfg.	2042	818,164	1,015,514	930,093
Cleaning or Dyeing	2586	1,603,787	1,945,563	2,384,319
Clerical Office Employees	8810	186,551,026	193,020,532	194,753,888
Clothing Mfg.	2501	15,962,154	17,181,541	19,614,446
Cloth Printing	2417	8,525,353	8,194,352	7,923,030
Clubs—country, golf, etc.	9060	1,827,874	1,803,262	1,876,003
Clubs—n.o.c.	9061	2,281,712	2,124,135	1,988,647
Coal Merchants—fuel oil	8233	5,037,433	4,584,936	4,584,216
Colleges or Schools:				
Professional Employees	8868	12,494,202	14,479,485	15,697,479
All Other Employees	9101	5,249,007	5,610,923	6,360,863
Concrete Construction—bridges or culverts	5203	504,640	285,986	140,724
Concrete Construction—n.o.c.	5213	898,377	1,221,065	1,345,208
Confectionery Mfg.—excluding chocolate mfg.	2041	4,182,882	4,700,997	5,036,402
Cordage, Rope or Twine Mfg.—n.o.c.	2352	835,502	798,369	989,821
Cotton Spinning and Weaving	2222	31,134,557	29,831,524	27,085,530
Cracker Mfg.	2001	1,046,259	1,305,938	1,332,846
Drug, Medicine or Pharmaceutical Preparations Mfg.	4611	1,737,026	1,864,012	1,758,121
Electric Light or Power Cos.—operation	7539	10,235,292	11,472,692	12,042,474
Electric Power or Transmission Equipment Mfg.	3643	13,940,610	16,024,499	20,367,901
Electrical Wiring—installation	5190	1,887,161	2,110,358	2,461,662
Eyelet Mfg.	3270	1,434,032	1,572,614	1,751,225
Farm Labor	0006	3,829,670	3,305,118	3,092,653
Fish Curing or Packing	2101	767,264	1,096,417	980,027
Florists—cultivating or gardening	0035	970,006	1,038,141	997,498
Food Sundries Mfg.—n.o.c.	6504	1,138,569	1,330,555	1,329,690
Forging Works—drop or machine	3110	386,826	508,606	612,868
Foundries—iron—n.o.c.	3081	2,217,930	2,220,079	2,769,613
Fuel and Material Dealers—n.o.c.	8231	586,030	565,761	515,718
Furniture Mfg.—wood including assembling	2883	2,404,128	2,519,444	3,049,239
Garbage, Ashes or Refuse Collecting	9403	786,340	680,454	712,953
Gardening—market or truck	0008	721,153	580,311	630,497
Gas or Water Mains—connections construction	6319	229,320	345,990	240,467
Gas Works—all operations	7500	7,136,111	8,212,256	8,559,660

ISSUED BY ALL CARRIERS DURING THE CALENDAR YEARS 1933, 1934 AND 1935 FOR RATES FOR THOSE YEARS RESPECTIVELY (SEE FURTHER EXPLANATION IN FOOTNOTE)

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
\$13,169	\$18,004	\$20,055	\$17,439	\$2,339	\$14,798	\$.88	\$.11	\$.52
10,031	11,509	12,756	2,651	4,370	5,272	.35	.47	.47
15,158	15,402	15,438	3,447	6,018	2,772	.50	.87	.35
74,313	78,162	75,002	50,403	40,209	52,783	.89	.66	.91
18,593	21,025	22,603	5,510	5,447	11,359	.54	.50	.97
41,757	48,324	51,486	8,034	11,951	10,228	.29	.37	.29
15,814	18,466	20,519	5,965	6,056	4,088	.15	.14	.09
174,127	193,818	198,472	102,220	116,256	100,241	1.15	1.23	1.04
34,990	79,686	97,628	16,022	68,526	41,178	1.32	2.77	1.52
98,665	149,612	197,067	58,475	80,412	87,557	1.15	1.06	.86
10,069	11,120	14,334	4,828	8,645	9,787	.60	1.00	.89
15,505	20,118	21,486	10,069	7,821	13,896	2.88	1.79	2.97
13,620	16,861	17,717	10,408	12,171	8,816	.47	.48	.33
48,036	44,622	40,867	14,747	11,221	10,891	.29	.22	.19
327,966	320,292	309,869	174,687	185,043	167,788	.39	.44	.40
42,529	48,765	48,811	13,724	19,290	23,956	.84	1.07	1.35
27,924	30,863	35,468	13,780	10,342	7,988	.74	.53	.35
30,977	32,359	34,230	11,424	17,763	27,503	1.21	1.89	2.83
9,506	11,589	17,833	7,406	3,649	8,389	1.35	.58	.98
36,441	54,692	61,580	26,491	28,205	18,808	2.19	1.59	.96
10,724	11,485	12,975	1,453	8,011	6,060	.34	1.75	1.15
221,189	226,432	231,917	120,006	89,779	96,383	.96	.70	.73
6,690	9,534	12,092	2,448	3,580	4,907	.57	.59	.62
17,338	20,031	24,682	4,484	2,095	10,871	.36	.15	.62
15,859	14,785	14,822	13,027	2,464	9,480	2.37	.47	1.95
100,836	139,540	178,581	67,445	91,304	106,228	5.93	5.87	5.40
85,498	106,118	130,605	62,533	67,344	59,317	2.63	2.33	1.63
22,449	25,350	33,094	20,316	14,013	18,046	1.03	.64	.69
10,906	15,177	15,693	3,214	8,401	9,603	.75	1.35	1.51
18,710	17,556	18,280	10,316	8,385	16,634	.85	.68	1.35
303,172	231,855	158,428	183,848	101,205	72,103	.94	.66	.70
13,919	18,316	17,452	9,905	13,272	5,880	1.21	1.31	.63
20,004	25,634	32,084	11,626	7,765	19,538	.72	.40	.82
120,480	146,201	145,953	47,000	41,119	28,869	.03	.02	.01
76,386	86,770	94,970	44,681	46,326	46,637	.28	.27	.24
129,549	129,511	129,582	78,620	75,001	54,438	.92	.92	.69
17,189	17,070	17,643	10,607	9,480	8,481	.58	.53	.45
19,939	18,259	17,093	9,187	8,377	7,246	.40	.39	.36
241,437	219,930	218,083	158,000	113,273	129,309	3.14	2.47	2.82
8,319	11,108	11,835	3,816	8,147	6,325	.03	.06	.04
60,739	66,981	75,043	27,821	33,010	38,218	.53	.59	.60
53,113	37,176	16,069	50,921	51,842	16,110	10.09	18.13	11.45
67,642	95,579	103,649	23,603	45,199	55,156	2.63	3.70	4.10
44,332	52,549	55,259	24,157	23,091	20,034	.58	.49	.40
9,908	9,553	11,739	2,543	3,025	10,998	.30	.38	1.11
338,630	322,036	276,802	147,462	166,256	134,015	.47	.56	.49
19,076	24,054	25,939	7,807	13,860	8,795	.75	1.06	.66
15,591	16,440	15,099	3,952	5,533	11,446	.23	.30	.65
182,516	178,618	180,875	72,847	78,186	73,582	.71	.68	.61
127,499	140,362	171,998	72,397	47,116	54,433	.52	.29	.27
33,275	38,972	45,358	16,932	19,624	23,756	.90	.93	.97
14,543	15,471	15,162	3,137	3,119	4,116	.22	.20	.24
96,445	84,878	78,289	64,003	50,291	51,012	1.67	1.52	1.65
20,847	29,509	24,364	5,962	16,506	17,321	.78	1.51	1.77
10,566	11,669	11,404	6,606	9,978	3,448	.68	.96	.35
16,488	19,138	18,762	8,015	6,719	9,849	.70	.50	.74
13,669	18,310	21,816	9,339	7,444	5,683	2.41	1.46	.93
75,003	100,408	123,344	41,790	28,965	32,083	1.88	1.30	1.16
17,520	16,878	15,743	8,452	8,712	6,752	1.44	1.54	1.31
46,682	51,688	63,090	33,283	30,856	31,932	1.38	1.22	1.05
51,204	36,719	37,770	35,680	18,631	19,463	4.54	2.73	2.73
10,456	8,553	9,291	4,236	9,378	5,634	.59	1.62	.89
24,222	36,628	24,319	5,645	20,966	18,814	2.46	6.06	7.82
118,553	120,559	122,113	74,627	53,946	75,783	1.05	.66	.89

TABLE Y.—MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE

CLASSIFICATION OF RISKS	Code Number	AUDITED PAY ROLLS		
		Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
Glue Mfg.	4653	\$710,886	\$956,811	\$1,182,880
Hardware Mfg.—n.o.c.	3146	525,433	545,216	636,517
Hat Mfg.—not straw or cloth	2538	1,018,680	1,380,859	1,870,182
Hay, Grain or Feed Dealers	8215	820,989	883,190	897,601
Hosiery Mfg.—excluding yarn	2361	2,158,348	2,511,795	2,422,670
Hospital and Asylums:				
Professional Employees	8833	5,502,321	5,370,690	5,485,076
All Other Employees	9040	3,511,108	3,238,732	3,223,640
Hotels	9052	8,033,819	9,457,050	9,206,387
Ice Cream Mfg.	2039	754,990	1,126,677	1,572,151
Ice Dealers	8203	1,404,550	1,365,308	1,276,340
Incandescent Lamp Mfg.	4112	2,117,950	2,151,622	2,830,753
Iron or Steel Erection—metal bridges	5067	36,137	246,773	342,961
Jewelry Mfg.	3383	3,947,488	4,561,375	5,072,768
Jute or Hemp Spinning and Weaving	2348	1,779,325	1,858,939	2,126,799
Knit Goods Mfg.—n.o.c.	2362	3,874,309	3,668,438	4,224,115
Last or Shoe Form Mfg.	2795	811,986	827,694	830,336
Laundries—all kinds	2585	5,654,884	6,614,338	7,364,323
Leather Goods Mfg.—n.o.c.	2688	1,791,524	2,150,935	2,541,379
Lumber Yards	8232	1,833,259	1,945,206	2,121,388
Machine Shops—excluding foundry	3632	8,613,030	10,163,620	12,693,306
Masonry—n.o.c.	5022	1,080,666	1,746,174	2,054,416
Mattress or Box Spring Mfg.	2570	454,303	511,538	495,504
Metal Goods Mfg.	3400	1,220,398	1,449,027	1,967,899
Meat Products Mfg. n.o.c.	2095	1,236,948	1,232,072	1,214,699
Milk Depots or Creameries	2070	2,444,053	7,183,382	8,774,214
Millwright Work	3724	986,596	1,080,705	1,222,854
Newspaper Publishing	4304	8,709,067	9,494,443	9,416,379
Oil or Gasoline Distributing	8350	4,429,364	4,477,759	4,414,313
Oil Refining—petroleum	4740	1,198,799	1,250,481	1,065,365
Optical Goods Mfg.	4150	2,751,500	3,309,800	2,746,875
Packing Houses—all operations	2089	3,032,894	2,622,327	2,729,394
Painting or Decorating—interior	5490	1,807,160	2,471,919	2,877,386
Painting or Decorating—not interior	5461	464,805	636,113	712,891
Paper Coating or Finishing	4250	1,528,322	1,726,741	2,038,073
Paper Goods Mfg.	4279	3,426,311	3,465,325	4,021,188
Paper Mfg.	4239	9,437,396	10,342,553	11,213,498
Pile Driving	6003	157,517	293,861	543,772
Planing or Moulding Mills	2731	611,763	439,220	271,483
Plastering—n.o.c.	5480	397,845	604,642	810,350
Plumbing—n.o.c.	5183	3,942,191	4,481,242	5,203,459
Plush or Velvet Mfg.	2300	1,428,035	1,811,744	2,343,565
Printing or Lithographing	4299	9,099,221	10,318,977	10,981,913
Pump or Engine Mfg.—excluding foundry	3612	777,852	1,002,223	1,321,864
Pyroxilin Goods Mfg.	4452	2,045,825	2,398,208	2,766,799
Pyroxilin Mfg.	4440	899,308	1,009,849	1,206,250
Quarries—n.o.c.	1624	518,966	360,650	379,825
Railroad Operations—street:				
Shop Employees	7127	1,074,712	1,082,827	1,054,136
All Other Employees	7128	10,389,041	10,324,668	10,227,970
Rattan, Willow or Twisted Fibre Products Mfg.	2913	1,249,602	1,252,018	1,428,418
Restaurants	9079	14,181,953	15,156,445	16,471,262
Roofing—all kinds	5551	468,743	568,435	680,750
Rubber Boot or Shoe Mfg.	4417	7,019,824	6,243,043	5,909,162
Rubber Goods Mfg.	4410	5,060,432	4,833,931	4,545,289
Rubber Tire Mfg.	4420	1,778,140	2,368,617	2,435,041
Salesmen, Collectors, etc.	8742	65,673,947	70,524,003	74,247,094
Sand or Gravel Digging	4000	237,140	330,682	356,350
Screw Mfg.	3145	992,815	1,200,905	1,473,970
Sewer Construction—all operations	6306	560,681	636,379	463,933
Sheet Metal Work—erection	5538	949,321	1,062,746	1,246,177
Sheet Metal Work—shop	3066	395,452	390,743	462,103
Shoddy Mfg.	2216	532,896	588,494	843,683
Shoe Stock Mfg.	2651	3,297,457	3,471,429	4,115,138
Silk Thread or Yarn Mfg.	2302	1,246,246	1,164,176	865,356
Silk Throwing and Weaving	2303	2,223,419	2,661,232	5,606,450
Silverware Mfg.	3381	1,495,877	1,557,706	1,557,341

ON POLICIES ISSUED BY ALL CARRIERS, ETC.—Continued

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
\$14,352	\$19,027	\$23,491	\$12,981	\$8,003	\$12,142	\$1.83	\$.84	\$1.03
10,383	12,726	14,297	3,227	13,533	4,816	.61	2.48	.76
13,150	19,178	22,206	3,310	11,124	8,741	.32	.81	.47
23,853	24,849	25,493	22,170	8,458	12,562	2.70	.96	1.40
7,261	8,897	8,973	4,525	10,725	6,727	.21	.43	.28
18,051	18,407	18,990	8,282	8,785	7,284	.15	.16	.13
33,869	32,041	31,952	17,010	23,334	8,648	.48	.72	.27
91,511	109,376	107,833	47,385	69,859	62,731	.59	.74	.68
17,377	24,006	29,718	10,564	15,030	11,272	1.40	1.33	.72
57,630	54,477	55,159	29,827	25,365	26,951	2.12	1.86	2.11
12,963	12,054	16,051	11,101	1,108	5,526	.52	.05	.20
5,684	40,153	58,878	376	20,943	22,976	1.04	8.49	6.70
19,628	23,586	26,620	7,567	9,695	21,808	.19	.21	.43
21,655	21,844	24,736	14,966	5,575	12,731	.84	.30	.60
27,504	26,776	29,225	17,252	12,313	13,939	.45	.34	.33
10,400	10,775	11,160	4,485	4,618	3,487	.55	.56	.42
90,758	108,615	125,668	34,365	31,560	65,500	.61	.48	.89
15,189	19,153	22,870	6,320	10,321	9,805	.35	.48	.39
84,154	89,759	98,062	34,590	22,772	30,300	1.89	1.17	1.43
146,121	175,788	213,438	64,871	78,187	89,710	.75	.77	.71
89,226	148,175	179,441	77,429	72,895	95,444	7.16	4.17	4.65
11,311	12,105	11,380	6,116	3,804	3,300	1.35	.74	.67
42,394	50,629	74,443	29,634	31,338	39,155	2.43	2.16	1.99
26,996	26,930	25,644	20,636	27,737	11,037	1.67	2.25	.91
60,641	149,831	176,257	28,583	79,793	107,041	1.17	1.11	1.22
34,185	39,383	42,563	9,535	33,452	55,884	.97	3.10	4.57
56,930	66,353	67,983	25,355	31,348	47,822	.29	.33	.51
89,927	89,259	86,673	23,238	60,464	35,314	.52	1.35	.80
34,275	29,313	20,780	9,446	4,811	4,026	.79	.38	.38
13,970	16,665	13,834	8,197	6,973	2,836	.30	.21	.10
66,697	59,498	60,063	17,521	30,709	18,337	.58	1.17	.67
28,099	39,808	46,662	18,297	22,301	29,405	1.01	.90	1.02
57,816	82,184	96,996	28,540	40,298	32,690	6.14	6.34	4.59
29,094	33,359	39,928	18,316	9,725	19,693	1.20	.56	.97
28,090	29,417	38,569	17,697	27,634	22,340	.52	.80	.56
178,564	202,089	221,350	108,690	87,598	96,153	1.15	.85	.86
9,636	22,911	41,860	4,634	22,611	26,269	2.94	7.69	4.83
17,589	12,770	8,208	6,699	6,270	3,069	1.10	1.43	1.13
13,937	22,024	28,822	8,173	13,817	19,001	2.05	2.29	2.34
83,743	99,031	112,602	55,473	68,015	53,576	1.41	1.52	1.03
17,111	23,516	33,493	22,889	23,987	17,021	1.60	1.32	.73
69,127	82,148	89,586	46,142	47,203	47,817	.51	.46	.44
5,031	7,498	10,066	2,241	1,227	3,069	.29	.12	.23
20,920	25,905	32,182	17,366	9,124	15,416	.85	.38	.56
14,474	20,841	24,990	16,667	6,265	3,797	1.85	.62	.31
43,417	34,244	34,881	14,711	10,018	26,939	2.83	2.78	7.09
10,973	10,125	10,157	9,601	7,056	4,162	.89	.65	.39
96,355	91,742	93,053	60,655	66,277	49,597	.58	.64	.48
15,738	17,136	21,358	15,107	12,030	7,493	1.21	.96	.52
154,772	175,221	192,991	102,485	127,628	101,037	.72	.84	.61
43,125	56,552	67,934	35,271	44,300	42,538	7.52	7.79	6.25
63,571	63,367	52,479	27,138	25,733	11,468	.39	.41	.19
139,519	133,205	113,838	65,014	44,663	56,754	1.28	.92	1.25
16,544	24,207	28,003	14,501	8,669	12,157	.82	.37	.50
156,558	175,507	184,725	86,016	68,927	73,250	.13	.10	.10
15,609	22,817	24,602	25,472	8,078	11,873	10.74	2.44	3.33
10,136	12,687	15,996	6,489	4,023	4,633	.65	.40	.27
65,764	83,529	57,814	24,634	25,811	13,123	4.39	4.06	2.83
24,001	27,198	31,613	10,131	10,138	14,153	1.07	.95	1.14
11,010	11,811	13,762	3,889	9,423	9,309	.98	2.41	2.01
26,803	29,261	43,391	12,966	17,111	15,040	2.43	2.91	1.78
65,962	68,708	80,273	28,802	15,536	33,661	.87	.45	.82
9,509	8,760	7,443	8,765	8,109	5,011	.70	.70	.58
15,387	20,085	42,049	11,988	5,649	28,360	.54	.21	.51
10,606	11,766	11,678	10,132	4,597	4,693	.68	.30	.30

TABLE Y.—MASSACHUSETTS WORKMEN'S COMPENSATION EXPERIENCE

CLASSIFICATION OF RISKS	Code Number	AUDITED PAY ROLLS		
		Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
Soap or Soap Powder Mfg.	4720	1,550,473	1,665,650	1,704,278
Sporting Goods Mfg.	4902	1,328,252	1,675,278	1,736,758
Stationery Mfg.	4251	2,938,909	3,388,401	3,727,818
Storage Warehouses—cold	8291	729,236	892,434	950,512
Storage Warehouses—general merchandise	8292	767,650	785,454	825,254
Stores:				
Clothing or Wearing Apparel—retail	8008	12,559,419	13,173,365	14,314,201
Department Stores—retail	8039	9,136,439	10,032,990	12,878,899
Dry Goods Stores—retail	8007	2,577,983	2,388,610	2,127,251
Five and Ten Cent Stores	8050	4,073,279	4,521,054	4,331,075
Furniture Stores	8015	2,458,737	2,392,839	2,720,921
Grocery Stores—retail	8006	6,437,592	7,353,059	5,929,869
Hardware Stores	8010	1,978,774	2,087,579	2,186,197
Meat, Fish or Poultry Stores—retail	8037	9,330,469	9,754,228	9,822,107
Meat, Fish or Poultry Stores—wholesale	8021	3,079,945	3,327,386	3,654,883
Store Risks—retail	8017	14,400,021	14,263,849	15,310,550
Store Risks—wholesale or wholesale and retail	8018	7,496,173	7,967,197	7,519,979
Stove Mfg.	3169	2,247,682	1,448,373	883,783
Street Cleaning	9402	953,357	1,247,846	1,216,520
Street or Road Construction—including paving	*5506	5,148,530	5,206,409	3,903,963
Street or Road Construction—excavation, etc.	5507	56,476	565,925	1,096,620
Sugar Refining	2021	1,387,704	1,468,119	930,036
Tanning	2623	12,081,843	12,198,047	12,125,648
Telephone or Telegraph Apparatus Mfg.	3681	2,475,212	3,266,392	4,472,227
Textiles—bleaching, dyeing, etc.	2413	1,389,796	1,355,364	1,630,402
Textile Machinery Mfg.	3515	1,643,945	1,545,224	1,813,608
Theatres—not players	9154	4,602,593	4,678,073	4,537,423
Tool Mfg.—machining or finishing	3114	351,418	402,994	540,443
Tool Mfg.—not drop or machine forged	3113	3,007,550	3,941,434	4,871,974
Tree Pruning, Spraying, etc.	0106	338,991	384,332	441,192
Truckmen—n.o.c.	7219	5,991,367	6,016,424	6,634,961
Upholstering	9522	1,041,967	1,090,124	1,195,553
Valve Mfg.	3634	1,516,571	2,033,737	2,392,234
Watch Mfg.	3385	1,390,651	2,321,951	2,294,414
Waterworks—construction	6010	232,689	399,529	659,017
Waterworks Operation	7520	1,837,461	1,744,464	1,828,465
Webbing Mfg.	2380	2,027,043	2,020,737	2,113,353
Wire Drawing—iron or steel	3241	4,824,873	5,818,545	5,428,800
Wire Goods Mfg.—excluding wire drawing	3257	1,077,321	1,197,988	1,141,730
Woodenware Mfg.	2841	2,029,426	1,884,396	1,811,755
Wool Combing or Scouring	2260	1,949,127	1,798,249	2,930,456
Wool Merchants	8103	1,247,619	1,073,000	1,360,715
Wool Spinning and Weaving	2286	33,157,601	35,111,110	44,048,280
Yarn or Thread Dyeing or Finishing	2416	1,299,214	1,289,051	1,296,911
Yarn or Thread Mfg.—cotton	2220	2,943,140	2,585,680	2,988,650
Yarn Mfg.—wool	2291	2,095,510	2,052,444	3,213,171
Y.M.C.A. or Y.W.C.A. Institutions	9063	1,638,609	1,831,523	1,904,816
Totals		\$882,864,867	\$935,611,080	\$989,699,190

*Includes experience of code Nos. 5500 and 6042.

NOTE. — In the above table there are presented classifications covering the most important lines of industry in Massachusetts, including manufacturing and contracting risks, commercial enterprises and public utilities.

There are shown for policies issued in each of the calendar years 1933, 1934 and 1935—

(a) The actual payrolls as disclosed by the insurance carriers' audit, which payrolls are based on the wage levels in effect for the respective years.

(b) The audited premiums earned which are based on the actual rates charged, that is, the manual or base rates applicable during the policy period, adjusted by the application of the Plan of Experience Rating in effect and applied to risks eligible therefor.

ON POLICIES ISSUED BY ALL CARRIERS, ETC.—Continued

AUDITED EARNED PREMIUMS			LOSSES INCURRED			NET LOSS COST PER \$100 OF PAY ROLL		
Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935	Policies Issued 1933	Policies Issued 1934	Policies Issued 1935
\$25,786	\$25,916	\$21,790	\$4,105	\$7,820	\$3,458	\$.26	\$.47	\$.20
10,132	13,676	14,421	8,035	4,074	4,314	.61	.24	.25
25,764	29,395	32,913	13,047	9,644	13,131	.44	.28	.35
15,787	20,108	21,072	4,789	13,748	17,872	.66	1.54	1.88
31,089	33,125	35,002	9,963	11,534	11,070	1.30	1.47	1.34
40,349	47,264	51,271	35,727	27,738	43,255	.28	.21	.30
42,671	50,048	56,950	29,324	32,978	37,419	.32	.33	.29
9,134	8,597	7,507	4,915	3,958	1,925	.19	.17	.09
29,278	35,715	32,281	12,980	11,597	16,834	.32	.26	.39
25,174	24,921	28,325	18,749	16,555	18,134	.76	.69	.67
62,737	81,208	65,806	32,272	46,209	41,373	.50	.63	.70
17,235	18,367	19,317	16,550	8,808	6,781	.84	.42	.31
149,820	159,079	159,703	90,368	79,106	76,742	.97	.81	.78
52,858	59,111	69,474	23,784	39,442	36,504	.77	1.19	1.00
79,949	82,880	89,237	52,001	53,539	44,665	.36	.38	.29
99,920	110,379	105,226	44,441	65,419	43,140	.59	.82	.57
58,440	46,841	26,078	60,112	19,070	13,034	2.67	1.32	1.47
26,660	33,626	31,907	15,283	18,735	9,447	1.60	1.50	.78
298,259	279,718	206,376	135,881	139,797	85,396	2.64	2.69	2.19
6,136	46,627	85,356	6	15,566	28,988	.01	2.75	2.64
19,712	21,562	11,083	18,183	17,649	7,813	1.31	1.20	.84
279,425	279,553	255,539	109,667	135,383	108,058	.91	1.11	.89
27,671	34,263	43,647	9,032	11,119	22,932	.36	.34	.51
32,313	30,634	37,653	22,168	15,301	21,811	1.60	1.13	1.34
29,774	30,958	36,876	20,278	5,656	8,978	1.23	.37	.50
21,912	22,957	23,923	23,419	16,439	5,409	.51	.35	.12
7,162	8,775	11,190	3,054	1,362	13,909	.87	.34	2.57
31,849	42,815	51,722	20,741	12,979	22,751	.69	.33	.47
23,604	28,525	32,648	2,565	9,275	4,669	.76	2.41	1.06
326,280	331,731	360,239	172,838	128,690	150,660	2.88	2.14	2.27
8,534	9,564	10,148	4,395	5,473	8,536	.42	.50	.71
20,294	30,856	36,156	8,291	8,586	11,530	.55	.42	.48
4,010	10,484	9,269	2,294	5,290	4,250	.16	.23	.19
38,393	53,975	85,951	14,248	35,262	44,297	6.12	8.83	6.72
47,428	48,176	51,096	29,441	25,088	55,441	1.60	1.44	3.03
14,329	14,063	14,121	5,899	4,692	4,284	.29	.23	.20
81,570	110,105	99,246	38,766	54,116	23,203	.80	.93	.43
15,770	17,936	17,343	3,812	11,057	9,236	.35	.92	.81
53,432	55,535	50,679	35,869	16,800	26,997	1.77	.89	1.49
43,893	41,544	65,449	25,819	15,749	40,703	1.32	.88	1.39
22,277	20,288	23,958	9,199	5,227	4,153	.74	.49	.31
283,904	322,282	413,172	177,847	170,593	190,117	.54	.49	.43
18,379	18,680	17,880	8,838	4,153	4,502	.68	.32	.35
29,703	27,181	31,165	7,762	7,694	13,126	.26	.30	.44
16,785	18,583	28,836	21,476	9,003	10,243	1.02	.44	.32
15,767	18,157	15,362	11,728	18,389	5,940	.72	1.00	.31
\$9,426,285	\$10,425,519	\$11,043,985	\$5,147,845	\$5,178,983	\$5,221,815	\$.58	\$.55	\$.53

FRATERNAL BENEFIT SOCIETIES

Records of Changes in Fraternal Benefit Societies

Below is a list of the corporations which were authorized in this Commonwealth from Jan. 1, 1936, to the date of this report, and also a list of those which ceased to transact business during the same period:

CORPORATIONS AUTHORIZED DURING THE YEAR 1936

NAME	Location	Date of Authority
The Italian Women's Benefit Society of Pietraperzia*	E. Boston	Jan. 23
Independent Sons of Shepetovka Mutual Benefit Association*	Boston	Mar. 23
Overglobe Fraternal Benefit Association, Inc.*	Bridgewater	Apr. 9
Bisceglia Women's Mutual Benefit Association*	Worcester	Apr. 10
Atina St. Marco Mutual Benefit Society*	Watertown	May 14
The Italian Women's Mutual Aid and Benefit Society*	Newton	May 15
Ladies Saint Lucy Benefit Society*	Revere	May 18
Land of Otranto Mutual Benefit Society, Incorporated*	Worcester	June 15
Mutual Benefit Society St. Mary of Carmen*	Newton	June 24
Men's Saint Lucy, Mutual Relief and Benefit Society, Incorporated*	Revere	July 17
Svobodny Orol Tatransky Slovak Mutual Benefit Society*	Boston	Aug. 4
Foggia Mutual Benefit Society, Inc., of Leominster, Mass.*	Leominster	Aug. 11
American Italian Fraternal Society of Everett*	Everett	Oct. 13
The Women's Mutual Benefit Society of Saint Mary of the Peace*	Watertown	Oct. 20
Society and Brotherhood of Mutual Aid and Benefit of the Townsmen of Northern Italy, of Boston, Massachusetts*	Boston	Oct. 24
The Women's Mutual Benefit Society of St. Michael and St. Anthony of Padua*	Waltham	Nov. 6
Saint Mary of the Graces Mutual Society*	Watertown	Nov. 28

CORPORATIONS AUTHORIZED SINCE JAN. 1, 1937

Viesti America Society Auxiliary*	Worcester	Jan. 7
Santo Stephano Medio Society of Chelsea*	Chelsea	Jan. 20
Pedarese Mutual Benefit Society*	Lawrence	Jan. 22
French-American Mutual Benefit Society, Inc.*	Pittsfield	Feb. 5
Lublin Young Men's Mutual Association*	Boston	Feb. 5
R. S. Robie Employees Benefit Association*	Cambridge	Feb. 5
Boston Barbers' Association*	Boston	Feb. 10
Greek Mutual Benefit Association Alatsateon The Pharos of Erythrea*	Somerville	Mar. 10
Italy Grand Women's Mutual Benefit Society*	Lawrence	Mar. 19
Queen Helen Mutual Benefit Society*	Clinton	May 17
Our Lady of Perpetual Help Women's Benefit Society*	Westfield	May 25
Italian Community Centre Benefit Society*	Lynn	June 1
Augusta Fraternal Associates*	Boston	July 6
Polish Union of America	Buffalo, N. Y.	Aug. 11
Polish-American Citizen and Benefit Society of Maynard, Massachusetts*	Maynard	Aug. 13
Queen of Angels Mutual Benefit and Aid Society of Chelsea*	Chelsea	Sept. 3
Whiting's Mutual Benefit Association	Boston	Sept. 29
Lithuanian Roman Catholic Alliance	Wilkes-Barre, Pa.	Oct. 19
Russian National Benefit Society*	Lynn	Oct. 28
Belmont Firemen's Relief Association	Belmont	Nov. 16
White Brothers Milk Co., Inc., Employees Mutual Aid Association*	Quincy	Dec. 8

CORPORATIONS CEASING TO TRANSACT BUSINESS SINCE JAN. 1, 1936

NAME	Location	Date and Remarks
Hub Benefit Society	Boston	Sept. 4, 1936. No business transacted for one year and certificate of incorporation null and void.
Multibestos Benefit Association	Boston	Nov. 18, 1936. No business transacted for one year and certificate of incorporation null and void.
Royal Michaelense Autonomic Beneficent Association, Incorporated	Taunton	Jan. 12, 1937. Commissioner Francis J. DeCelles appointed Receiver.
Portuguese Azorian Operative Beneficent Association, Incorporated	Fall River	March 23, 1937. Commissioner Francis J. DeCelles appointed Receiver.
Canado-Americaine, Association	Manchester, New Hampshire	July 1, 1937. License not renewed.

*Incorporated under the exemption of Section 46, of Chapter 176 of the General Laws.

FRATERNAL BENEFIT SOCIETIES.—TABLE NO. 1

NAME	Incorporated	Location	President	Secretary
MASSACHUSETTS (LODGE SYSTEM)				
Foresters, Massachusetts Catholic Order of	July 30, 1879	Boston	Joseph A. Cahalan	Joseph J. Forrester
Harugari des Saates Massachusetts, Gross-Loge des Deutschen Ordens der	Nov. 1, 1881	Boston	John Wohleben	August Fichtner
New England Order of Protection, Supreme Lodge	Apr. 12, 1887	Boston	Frank W. Sweet	Walter B. Power
Portuguese Continental Union of the United States of America	Oct. 1, 1929	Plymouth	Jose J. Carvalho	Annibal da Silva Branco
Protective Union Maderian of Massachusetts, Association	Nov. 1, 1927	Boston	Manuel Alves	Jose J. Pereira
Royal Arcanum, Supreme Council of the	Nov. 5, 1877	Boston	Milton A. Willment	Herbert L. Hotchkiss
Scottish Clans (Incorporated), American Order of	May 6, 1889	Boston	Herbert Pierce	Robert Bruce
Union Fraternal League, The	June 19, 1889	Boston	James S. McKenna	Agnes Merrill
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	Feb. 9, 1883	Boston	Andrew F. Carlin	Charles C. Fearing
MASSACHUSETTS (NOT ON LODGE SYSTEM)				
Adam Mickiewicz Polish National Benefit Society	May 12, 1921	Boston	Joseph Sienkiewicz	Waclaw Jankowski
American Express Employees Aid Society	Mar. 14, 1898	Boston	A. S. Dalzell	F. L. Pearson
Andover Firemen's Relief Association	Nov. 15, 1917	Andover	Fred L. Collins	Kerr A. Sparks
Arlington Police Relief Association, Incorporated	Sept. 1, 1905	Arlington	James J. Donovan	James J. Flynn
Belmont Police Relief Association, Incorporated	Nov. 30, 1926	Belmont	Frank J. Prekop	Clarence Forrest
Boreomo Employees' Association	Jan. 29, 1926	Fall River	F. M. Morrissey	E. N. Willis
Boston Firemen's Mutual Relief Association	Feb. 18, 1882	Boston	Frank N. Vogel	Samuel J. Pope
Boston Letter Carriers' Mutual Benefit Association, The	May 18, 1889	Boston	Joseph P. Considine	Chas. H. Norton
Boston Post Office Clerk's Mutual Benefit Association, The	July 19, 1894	Boston	Edmund J. Brennan	Stephen R. Chatelle
Boston Teachers' Mutual Benefit Association, The	Sept. 20, 1890	Boston	Lillian M. Towne	Lacy W. Eaton
Brookton Firemen's Relief Association	Nov. 7, 1887	Brookton	John H. Hamilton	F. W. Brady
Brookton Masonic Benefit Association	Jan. 3, 1894	Brookton	B. Strout Stevens	Alfred A. Sharp
Brookton Police Relief Association	Jan. 29, 1926	Brookton	Harry A. Swartz	John D. E. Walsh
Brookline Firemen's Relief Association	Mar. 23, 1887	Brookline	Joseph P. Connor	William F. Costello
Brookline Police Mutual Aid Association	Nov. 4, 1887	Brookline	George T. Hughes	William H. Burke
Cambridge Police Mutual Aid Association	May 20, 1884	Cambridge	Raymond L. Gormley	Edward J. Murphy
Cape Verde Benevolent Association, Incorporated	Feb. 24, 1920	New Bedford	Miguel M. Chantre	Miguel A. Teague
Catholic Association of Lowell, Mass., The Corporation of the Members of the	Mar. 14, 1891	Lowell	Omer Caron	Alfred L. Dion
Chelsea Police Relief Association	Mar. 19, 1889	Chelsea	Joseph J. Innes	Cornelius P. Duggan
Commonwealth Police Protective Association	Feb. 27, 1935	Boston	Peter W. McGauley	Michael E. Hall
Continental Benefit Society	Feb. 21, 1935	Boston	Max Fischman	Arthur L. Benham
Dona Maria Amelia Benevolent Association	Jan. 5, 1933	New Bedford	Josephine Avila	Jacinta M. Joseph
Eastern Commercial Travelers Accident Association	Sept. 20, 1894	Boston	Fred E. Hollins	John S. Whittemore
Eastern Commercial Travelers Health Association	Mar. 7, 1901	Boston	Fred E. Hollins	John S. Whittemore
Everett Firemen's Relief Association, The	Oct. 20, 1896	Everett	James J. Doherty	Albert E. Morrow
Everett Police Mutual Aid Association, Inc.	June 21, 1917	Everett	Pietro C. Fiorentino	Thomas F. McElenny
Fall River Police Relief Association	Jan. 12, 1917	Fall River	Homor W. LeBlanc	William C. Chippendale
Filene Cooperative Association Benefit Society	Dec. 2, 1920	Fitchburg	Harold H. Brodeur	H. Clifford Bean
Fitchburg Police Relief Association	June 30, 1920	Fitchburg	Edward H. Chainey	Daniel F. McKenna
Haverhill Firemen's Relief Association	Jan. 25, 1887	Haverhill	James H. Lamb	George E. Hubbard
Hermann's Benefit Association, Incorporated, The	Dec. 20, 1901	Holyoke	Walter Wilhelm	John D. Karntshka
Holyoke Firemen's Aid Association, Inc.	Dec. 29, 1926	Holyoke	John E. Golden	James F. Lacey
Holyoke Police Relief Association	June 10, 1924	Holyoke	Patrick J. Mannix	William J. Goss

¹ Reincorporated November 19, 1936.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 1—Continued

NAME	Incorporated	Location	President	Secretary
MASSACHUSETTS (NOT ON LODGE SYSTEM) — <i>Concluded</i>				
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield	Oct. 28, 1916	Westfield	Urban Liptak	Stanley Machak
Italian Mutual Help Society Arillery Corporation of Brockton ¹	Mar. 9, 1908	Brockton	Sabino Merra	Emilio Cirelli
Knights of St. Stanislaus, Incorporated, The	July 30, 1902	Chicopee	Frank Kolanski	Jacob Trylinski
La Ligue des Patriotes	Mar. 31, 1888	Fall River	Thomas Lavole	Rector A. Fezina
Lawrence Fire Department, Mutual Relief Association of the	Mar. 18, 1878	Lawrence	Francis Higgins	Francis Devlin
Lawrence Perchers Relief Association, Incorporated, The	Dec. 18, 1902	Lawrence	Harry Brearley	Richard M. Stephan
Lexington Police Relief Association, The	Apr. 11, 1889	Lawrence	Maurice A. Fitzgerald	Walter G. Spranger
Lowell Firemen's Fund Association	Oct. 3, 1928	Lexington	James J. Sullivan	Edward J. Lennon
Lowell Police Relief Association	Nov. 22, 1887	Lowell	George A. McCarthy	William C. Martin
Lynn Fire Department, The Relief Association of the	Apr. 5, 1889	Lynn	Patrick H. Bagley	William L. Keegan
Madeiran Alliance Protective Association, The	Mar. 25, 1886	Lynn	Thomas J. Whalen	George P. Sexton
Marketen's Relief Association, The	Oct. 10, 1913	Lowell	Agostinho E. Nunes	Jose D. Barreto
Masonic Casualty Company, The	Jan. 18, 1924	New Bedford	A. Russell Ellis	Alexandre Vasconcelos
Massachusetts Benevolent Association	May 24, 1906	Boston	Herbert S. Eldredge	Charles E. Mills
Massachusetts Permanent Firemen's Benefit Association	Oct. 7, 1895	Boston	Herbert L. Peterson	Herbert R. Knapp
Massachusetts Portuguese Mutual Aid and Custodians' Benefit Association	Jan. 22, 1918	Boston	Daniel J. Flaherty	John H. Snyder
Massachusetts Portuguese Mutual Aid and Benefit Operative Association	Feb. 16, 1926	Worcester	Thomas M. Keegan	William H. Daly
Medford Fire Department, The Relief Association of the	Oct. 19, 1921	Fall River	Manuel Ramos	Henrique F. Nobrega
Metrose Firemen's Relief Association, Incorporated	Dec. 31, 1895	Medford	John J. Henson	Joseph M. Nestor
Metropolitan District Police Relief Association, Incorporated	May 11, 1908	Metrose	Dennis J. Murphy	Samuel J. Warren
Monte Pio Lusio Americano Corporation, The	June 1, 1905	Roson	John D. MacKinnon	William J. Marley
National Mutual Aid Association	June 10, 1930	Milton	Frank G. Mullen	James H. Whelan
Nedham Firemen's Mutual Relief, Inc.	May 7, 1885	New Bedford	Joseph Davidon	Manuel Cabral
New Bedford Firemen's Mutual Aid Society	Jan. 8, 1917	Holyoke	T. Robert Quinlan	Leandro R. Cagne
New Bedford Police Association ²	Jan. 24, 1920	Needham	Leo B. McGoff	Harold T. Vincent
New England Laundries Inc., Mutual Benefit Association	Sept. 25, 1895	New Bedford	Charles M. Howes	Albert Woolley
New England Relief Association, Incorporated	Nov. 20, 1890	New Bedford	Helen E. Dewar	Albert B. White
Newton Firemen's Relief Association, Incorporated	Oct. 31, 1921	Winstchester	Thomas W. Shedd	Pearl E. Witfeldt
Newton Police Relief Association, Incorporated	June 4, 1884	Newton	Converse N. Enegess	Frederic C. Streck
Peabody Police Relief Association, Inc.	Jan. 31, 1907	Peabody	John B. Foley	Herbert W. Boothby
Portuguese Alliance Benevolent Association	Oct. 10, 1921	Fall River	John F. LaBelle	John J. Monaghan
Portuguese Association Madeiran Union, Incorporated	Nov. 8, 1924	Fall River	Alberto Freitas	Eldon H. Wilson
Portuguese Association of the Holy Ghost, Incorporated	Dec. 10, 1920	New Bedford	Manuel Alves	Filomena Freitas
Portuguese Beneficent Association of Saint Michael the Archangel, Incorporated	Nov. 29, 1924	Dighton	Antone V. Perry	Jose J. Pereira
Portuguese Benefit Society of Our Lady of Help of Peabody, Mass., Incorporated	Jan. 22, 1903	Fall River	Domingos C. Farias	Albano Neves
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	May 9, 1910	Peabody	Manuel Machado	Manuel A. Miguel
Portuguese Catholic Benevolent Association, Incorporated	Oct. 15, 1896	Lowell	Manuel Inocencio	Aureliano D. Tavares
Portuguese Liberty Mutual Aid Association, Incorporated	Jan. 19, 1917	New Bedford	Manuel F. Medeiros	Manuel Freitas, Jr.
Portuguese Mutual Aid Association of Our Lady of Light, Incorporated	July 26, 1920	Peabody	Silvino Bettencourt	Manuel Carreiro
Portuguese Woman's Beneficent Society, Inc.	Dec. 6, 1920	Fall River	Bento Raposo	Joseph Prata
	July 12, 1933	New Bedford	Nary S. Cabral	Antonio T. Pimentel
				Mary M. Borges

Quincy Firemen's Relief Association	May 21, 1886	Quincy	Peter J. Creedon	James C. Gallagher
Quincy Police Mutual Aid Association	May 22, 1935	Quincy	Alexander Thompson	Joseph Erwin
R. H. White Company Mutual Benefit Association	Feb. 28, 1935	Boston	William J. Kirby	William H. Ross
Revere Police Relief Association, Incorporated	Sept. 14, 1907	Revere	John P. Starkey	Daniel J. Sullivan
S. Croce Di Magliano Corporation of Brockton Mutual Help Society ³	Dec. 22, 1911	Brockton	Sebastian Juliano	Joseph Izzo
Saint Casimir Society of	Dec. 19, 1896	Worcester	Stanley Purvinskas	Mathew P. Schuka
Saint Catherine Benevolent Association, Incorporated	Jan. 3, 1918	Fall River	Mary B. Flores	Mary E. Pimentel
Saint Joseph Portuguese Benefit Association, Incorporated	Mar. 15, 1916	Lowell	Jose Camara	Manuel Gomes Orfao
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River, The				
St. Francis Benefit Association, The	Apr. 8, 1891	Fall River	Joao Jorge	Francisco Medeiros
St. John Baptist of Haverhill, The National Benevolent Union of	Sept. 8, 1896	Worcester	Edward Janiszewski	Joseph Mientkiewicz
St. John Baptist Society	Oct. 15, 1891	Haverhill	Joseph L. Goudreault	Leon O. Marcotte
St. John Baptist Mutual Benefit Association of Salem ⁴	Apr. 22, 1894	Lawrence	Antoine Masse	Louis P. Hebert
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	Jan. 13, 1892	Salem	Alexandre Loubi	Auguste J. McLeod and
Salem Police Relief Association	May 10, 1922	Chelsea	Adolf S. Gliński	Szczepan Witkowski
Somerville Firemen's Relief Association	Sept. 28, 1895	Salem	Robert H. Connors	Dennis J. Cronin
Somerville Police Relief Association ⁵	Mar. 21, 1890	Somerville	Joseph F. Gearaghty	James J. Colbert
Spindle City Fireman's Benefit Society, Inc., The	Jan. 24, 1882	Somerville	Patrick J. Lyons	Dennis F. Kearney
Springfield Police Relief Association of Springfield, Massachusetts, The	Oct. 3, 1927	Lowell	F. E. Alcott	P. A. Johnston
Teachers' Annuity Guild, The ⁶	Feb. 17, 1893	Springfield	Daniel J. Holland	Harold F. Carroll
Wakefield Police Relief Association, Inc.	Apr. 21, 1893	Boston	Henry H. Harris	Arthur G. Doe
Wakefield Police Relief Association	Jan. 17, 1925	Wakefield	Ernest J. McWhinnie	John G. Gates
Watertown Police Relief Association, Incorporated	Sept. 9, 1935	Wapole	Wallace R. Duncan	Harold E. Higgins
Wellesley Firemen's Relief Association	Mar. 4, 1930	Wellesley	Joseph J. Reilly	Andrew J. Donnelly
Wellesley Fireman's Mutual Relief Association	Feb. 5, 1914	Wellesley	Herman Rogers	Allan Chisholm
Westfield Fireman's Relief Association, The	Oct. 19, 1876	Westfield	Thomas H. Mahoney	Edward J. Cleary
Winchester Fireman's Relief Association, Inc.	Jan. 7, 1889	Winchester	John J. Gorman	Edward D. Fitzgerald
Woburn Fireman's Relief Association	May 13, 1920	Woburn	Albert J. Ryan	Arthur E. Tebbets
Woburn Police Relief Association	Apr. 29, 1897	Woburn	Charles R. McCauley	William R. Dever
Worcester Firemen's Relief Association, The	July 27, 1878	Worcester	Joseph H. Fitzgerald	Thomas N. Flynn
Worcester Police Relief Association	Jan. 23, 1889	Worcester	Michael Boyle	William O'Brien
OTHER STATES (LONGE SYSTEM)				
American Lithuanian Roman Catholic Women's Alliance	June 6, 1919	Cicero, Illinois	Takle Mazeika	Mary Vaicunas
Artisans Canadiens-Français, La Société des	Dec. 28, 1876	Montreal, Canada	Lt.-Col. Rodolphe Bedard, V.D.	Louis J. Marien
Assomption, La Société L'	Apr. 5, 1907	Moncton, N. B.	Dr. A. M. Sormany	Calixte F. Savoye
Brith Abraham of the United States of America, Independent Order	Feb. 7, 1887	New York, N. Y.	Max Silverstein	Max L. Hollander
Canada-Americaine Association ⁷	Jan. 19, 1905	Manchester, N. H.	Adolphe Robert	Charles H. Martel
Degree of Honor Protective Association	May 8, 1907	St. Paul, Minn.	Frances Buell Olson	Kate S. Holmes
Foressters, Catholic Order of	May 24, 1883	Chicago, Ill.	Thos. H. Cannon	Thos. R. Heaney
Foressters Franco-Americaine	Mar. 9, 1906	Woonsocket, R. I.	Telesphore Leboeuf	Wilfrid J. Mathieu
Free Sons of Israel, The	Apr. 5, 1888	New York, N. Y.	Simon M. Goldsmith	Isaac G. Simon
Golden Cross, The United Order of the	July 1, 1876	Knoxville, Tenn.	Jas. P. Burlingame	James A. Hubbs
International Workers Order, Inc.	June 16, 1930	New York, N. Y.	William Weiner	Max Bedachny
Knights of Columbus	Mar. 29, 1882	New Haven, Conn.	Martin H. Carmody	Wm. J. McGinley

¹ Special Act, Chapter 177, Acts of 1936.² Special Act, Chapter 141, Acts of 1937.³ Special Act, Chapter 179, Acts of 1936.⁴ Special Act, Chapter 126, Acts of 1936.⁵ Special Act, Chapter 334, Acts of 1936.⁶ Special Act, Chapter 51, Acts of 1936.⁷ License not renewed July 1, 1937.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 1—Concluded

NAME	Incorporated	Location	President	Secretary
Ladies Catholic Benevolent Association, The	June 28, 1890	Erie, Pa.	Kate Mahoney	Bertha C. McEntee
Lithuanian Alliance of America	Nov. 4, 1889	Wilkes-Barre, Pa.	F. J. Bagoctus	M. J. Vinkas
Lithuanian Workers' Association	Oct. 14, 1930	Brooklyn, N. Y.	Roy Mizara	John Sturba
Lutherans, Aid Association for	Nov. 24, 1902	Appleton, Wis.	Alex. O. Benz	Albert Voecks
National Fraternal Society of the Deaf	Dec. 2, 1907	Chicago, Ill.	Arthur L. Roberts	C. B. Kemp
National National Alliance of the United States of North America	Mar. 30, 1896	Chicago, Ill.	J. Ramaszkievicz	A. S. Szczerbowski
Polish Roman Catholic Union of America	Dec. 16, 1887	Chicago, Ill.	Joseph L. Kania	Joseph J. Barc
Polish Women's Alliance of America	Dec. 17, 1902	Chicago, Ill.	Honorata B. Wolowska	Joanna Andrzejewski
Polish Women's Aid Fund, Inc.	Aug. 15, 1933	New York, N. Y.	Frank Grimm	Feliks Stiekierski
Scottish Claus, Royal Clan, Order of (Missouri)	July 5, 1881	Boston, Mass.	Duncan MacInnes	Thomas R. P. Gibb
Sons of Zion, Order	Sept. 23, 1910	New York, N. Y.	Joseph Kraemer	H. Abramowitz
St. Jean Baptiste d'Amerique, L'Union	May 7, 1900	Woonsocket, R. I.	Henri T. Ledoux	Elie Vezina
Ukranian Workmen's Association	Sept. 7, 1911	Scranston, Pa.	Miroslav Schinsky	Theodore Mynyk
Uniao Madeirense do Estado da California, Associacao	Mar. 16, 1914	Oakland, Calif.	Joime A. Fernandes	Arnaldo R. Sousa
United Commercial Travelers of America, The Order of	Oct. 4, 1890	Columbus, Ohio	J. Hugh Foster	A. W. Franklin
Vikings, The Grand Lodge of the Independent Order of	Nov. 30, 1895	Chicago, Ill.	Axel Sax	Erik Thulin
Workmen's Circle, The	Nov. 22, 1905	New York, N. Y.	R. Guskin	J. Baskin
Workmen's Sick and Death Benefit Fund of the United States of America	Feb. 13, 1899	New York, N. Y.	Gottlieb Mayer	Paul Sturm

¹ License renewed February 20, 1936.

June 26, 1937, name changed to Independent Order of Vikings.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 2

NAME	INCOME		DISBURSEMENTS		Member-ship Dec. 31, 1935	Member-ship Dec. 31, 1936	Death Claims Reported in 1936
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
MASSACHUSETTS (LODGE SYSTEM)							
Foresters, Massachusetts Catholic Order of	\$795,319	\$305,585	\$996,135	\$84,018	50,823	47,984	1,011
Harugani, Gross-Lodge des Deutschen Ordens der	12,483	9,733	20,587	3,462	550	509	30
New England Order of Protection, Supreme Lodge	492,152	269,554	461,232 ¹	129,746	12,142	11,718	380
Branch)	1,078	2,145	100	2,019	1,172	1,634	1
Portuguese Continental Union of the United States of America	33,336	7,732	21,648 ²	5,810	2,134	2,334	8
Protective Union Madeiran of Massachusetts, Association	5,987	1,614	4,199	1,174	659	658	—
Royal Arcanum, Supreme Council of the	2,869,616	1,861,490	3,699,921 ³	694,662	75,041	72,043	2,162
Scottish Clans (Incorporated), American Order of	1,513	1,892	1,750	380	222	211	5
Union Fraternal League	8,818	7,904	9,131 ³	3,004	532	518	11
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	450,813	151,182	518,973 ⁴	87,576	8,402	7,895	361
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of (Infantile Branch)	1,010	1,893	—	1,776	766	1,023	—
Totals	\$4,672,725	\$2,620,724	\$5,733,676	\$1,013,627	152,443	146,527	3,969
MASSACHUSETTS (Not on Lodge System)							
Adam Mickiewicz Polish National Benefit Society	\$1,547	\$231	\$1,496	\$188	160	194	0
American Express Employees Aid Society	15,345	4,949	17,159	1,599	867	774	23
Anderson Firemen's Relief Association	—	—	—	—	28	28	0
Arlington Police Relief Association, Incorporated	—	3,600	735	397	52	51	1
Belmont Police Relief Association, Incorporated	151	2,694	1,429	178	36	36	0
Bermonco Employees Association	—	167	1,330	41	33	52	1
Boston Firemen's Mutual Relief Association	75,078	964	70,441	726	1,891	1,851	39
Boston Letter Carriers' Mutual Benefit Association	21,416	47,821	61,903	9,192	1,387	1,626	37
Boston Post Office Clerk's Mutual Benefit Association	23,284	11,376	33,106	3,358	1,506	1,616	28
Boston Teachers' Mutual Benefit Association	1,434	7,300	7,824 ⁵	1,065	306	290	—
Brookton Firemen's Relief Association	—	2,415	2,462	491	149	146	3
Brookton Masonic Benefit Association	1,368	165	1,390	156	163	146	9
Brookton Police Relief Association	529	537	823	32	101	106	1

¹ Includes Permanent Disability, Dividends and Cash Values.² Includes Permanent Disability.³ Includes Permanent Disability and Old Age Benefits.⁴ Includes Permanent Disability, Old Age Benefits and Cash Values.⁵ Annuities.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 2—Continued

NAME	INCOME		DISBURSEMENTS		Member-ship Dec. 31, 1935	Member-ship Dec. 31, 1936	Death Claims Reported in 1936
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
Brookline Firemen's Relief Association	—	\$1,056	\$4,461	\$144	171	172	3
Brookline Police Mutual Aid Association	\$510	5,664	2,950	159	127	128	2
Cambridge Police Mutual Aid Association	—	6,736	8,884	466	240	238	5
Cape Verde Beneficent Association, Incorporated	8,695	2,305	9,066	1,471	737	720	8
Catholic Association of Lowell, Mass., The Corporation of the Members of the	6,890	18,168	5,214	15,662	1,055	1,070	7
Chelsea Police Relief Association	—	3,458	1,438	142	75	75	0
Commonwealth Police Protective Association	696	132	1,500	—	72	61	2
Continental Benefit Society	24	—	—	—	78	73	0
Dona Maria Amelia Benevolent Association	2,594	367	3,118	238	207	236	3
Eastern Commercial Travelers Accident Association	75,998	30,598	80,206	30,890	7,342	7,239	12
Eastern Commercial Travelers Health Association	67,152	18,975	67,020	18,447	4,203	4,186	—
Everett Firemen's Relief Association	—	1,491	500	41	113	114	1
Everett Firemen's Relief Association, Inc.	231	5,496	2,000	—	79	77	2
Fall River Police Relief Association	—	5,358	5,448	—	224	218	8
Filene Cooperative Association Benefit Society	35,932	41,269	62,001	11,062	2,967	2,921	12
Fitchburg Police Relief Association	949	1,607	2,747	145	54	53	2
Haverhill Firemen's Relief Association	—	993	207	306	99	99	0
Hermann's Benefit Association, Incorporated	8,079	4,789	13,200	291	1,693	1,714	36
Holyoke Firemen's Aid Association, Inc.	1,378	1,597	1,000	102	136	135	1
Holyoke Police Relief Association	404	1,593	4,000	195	102	101	4
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield	1,162	3,186	392	6,088	87	87	0
Italian Mutual Help Society Artillery Corporation of Brockton	2,708	3,251	1,536	915	—	—	0
Knights of St. Stanislaus, Incorporated	936	1,138	1,185	2,282	159	154	3
La Ligue des Patriotes	12	1,419	1,890	1,216	149	139	10
Lawrence Fire Department, Mutual Relief Association of the	—	2,147	2,681	408	141	136	3
Lawrence Perchers Relief Association, Incorporated	236	307	99	132	84	88	0
Lawrence Police Relief Association	1,561	852	2,150	217	131	130	1
Lexington Police Relief Association, Inc.	—	103	460	5	14	14	0
Lowell Firemen's Fund Association	869	585	2,188	207	219	216	3
Lowell Police Relief Association	520	584	3,637	2,012	154	136	4
Lynn Fire Department, The Relief Association of the	—	5,969	4,933	1,332	237	244	3
Madrian Alliance Protective Association	1,848	1,152	3,201	873	226	207	1
Madrean Beneficent Operative Association, Inc.	884	295	351	135	547	510	0
Marketmen's Relief Association	3,700	3,237	6,137	2,474	351	347	13
Masonic Casualty Company	31,059	51,629	34,882	39,633	4,393	4,174	72
Massachusetts Benevolent Association	321	191	30	133	28	27	0
Massachusetts Permanent Firemen's Benefit Association	48,972	4,930	51,000	4,667	4,738	4,854	51
Massachusetts Permanent Janitors' and Custodians' Association	491	—	550	7	115	109	4

Massachusetts Portuguese Mutual Aid and Benefit Operative Association	4,640	1,715	5,630	1,165	650	595	7
Medford Fire Department, The Relief Association of the	—	487	482	60	93	92	1
Melrose Firemen's Relief Association, Incorporated	30	1,305	44	184	46	46	0
Metropolitan District Police Relief Association, Incorporated	610	3,995	8,773	452	223	226	2
Milton Firemen's Relief Association	224	1,340	572	188	56	55	1
Monte Pio Lusio Americano Corporation	1,970	4,461	2,105	20,442	234	191	4
National Mutual Aid Association	3,001	113	2,088	2	292	322	2
Needham Firemen's Mutual Relief, Inc.	39	618	—	11	42	29	0
New Bedford Firemen's Mutual Aid Society	2,307	1,359	2,975	368	231	231	2
New Bedford Police Association	1,299	8,295	4,000	1,119	219	215	4
New England Laundries Inc., Mutual Benefit Association	1,737	211	2,437	226	161	163	2
New England Relief Association, Incorporated	6,046	1,161	6,500	580	758	766	13
Newton Firemen's Relief Association, Incorporated	206	581	2,168	444	121	118	4
Newton Police Benefit Association, Incorporated	857	4,845	5,500	316	143	143	5
Peabody Police Relief Association, Inc.	157	1,801	2,259	85	47	47	0
Portuguese Alliance Benevolent Association	13,686	3,187	8,881	3,260	1,060	1,319	5
Portuguese Association, Madeiran Union, Incorporated	3,133	748	1,500	183	659	658	2
Portuguese Association of the Holy Ghost, Incorporated	338	91	429	143	37	37	1
Portuguese Beneficent Association of Saint Michael the Archangel, Incorporated	8,309	4,586	11,010	3,706	623	611	17
Portuguese Benefit Society of Our Lady of Help of Peabody, Mass., Incorporated	2,879	1,596	2,200	1,228	247	244	1
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	4,686	1,156	3,900	587	442	441	2
Portuguese Catholic Benevolent Association, Incorporated	540	377	516	381	151	172	5
Portuguese Liberty Mutual Aid Association, Incorporated	1,111	280	1,460	126	188	87	1
Portuguese Mutual Association of Our Lady of Light, Incorporated	4,552	409	4,716	529	401	386	8
Portuguese Woman's Benevolent Society, Inc.	8,437	1,247	8,273	415	647	708	13
Quincy Firemen's Relief Association	616	2,429	1,371	351	157	157	2
R. H. White Company Mutual Benefit Association	318	3,409	1,417	103	112	112	0
Revere Police Relief Association, Incorporated	10,337	3,842	13,089	1,628	1,174	1,176	9
S. Croce Di Magliano Corporation of Brockton, Mutual Help Society	—	2,228	1,063	33	30	35	1
Saint Casimir, Society of	900	1,619	712	1,009	101	106	1
Saint Catherine Benevolent Association, Incorporated	14,169	601	927	197	162	162	1
Saint Joseph Portuguese Benefit Association, Incorporated	3,232	891	12,848	1,146	1,211	1,220	9
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River	3,461	688	3,159	848	270	280	1
St. Francis Benefit Association	400	282	4,699	679	334	301	9
St. John the Baptist of Haverhill, The National Benevolent Union of	5,276	6,454	7,709	87	76	82	1
St. John Baptist Society	3,171	1,151	7,263	6,441	422	406	10
St. John Baptist Mutual Benefit Association of Salem	6,923	6,995	4,622	547	235	229	6
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	1,102	368	10,173	1,399	535	525	16
Salem Police Relief Association	—	4,250	1,404	164	102	80	5
Somerville Firemen's Relief Association	2,364	1,812	3,815	225	81	80	2
Somerville City Fireman's Relief Association	761	8,996	5,492	180	188	200	3
Spindle City Fireman's Benefit Society, Inc.	1,948	268	7,551	359	146	152	0
Springfield Police Relief Association	—	15,052	906	135	163	154	2
Teachers' Annuity Guild	—	—	5,582	782	321	311	6
	—	—	24,504 ¹	5,281	637	619	—

¹ Annuities.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 2—Concluded

NAME	INCOME		DISBURSEMENTS		Member-ship Dec. 31, 1935	Member-ship Dec. 31, 1936	Death Claims Reported in 1936
	Death and Disability Assessments	All Other Sources	Death and Disability Claims	All Other			
Wakefield Police Relief Association, Inc.	\$46	\$1,434	\$1,585	\$15	16	17	1
Walpole Police Relief Association	100	336	100	25	9	9	0
Watertown Police Relief Association	—	4,071	2,332	173	47	48	2
Wellesley Firemen's Relief Association	31	1,462	14	29	32	33	0
Westfield Fireman's Mutual Relief Association	90	952	48	106	53	53	0
Winchester Fireman's Relief Association	—	513	33	10	36	39	1
Woburn Fireman's Relief Association, Inc.	—	396	396	163	60	63	1
Woburn Police Relief Association	3,866	276	—	—	20	20	0
Worcester Firemen's Relief Association	7,320	1,377	5,944	485	348	356	3
Worcester Police Relief Association	—	10,939	10,490	1,739	365	380	6
Totals	\$582,648	\$447,275	\$811,976	\$220,929	53,230	53,043	618
OTHER STATES (LONGER SYSTEM)							
American Lithuanian Roman Catholic Women's Alliance	\$9,360	\$7,629	\$6,448	\$4,661	1,039	1,208	11
Artisans Canadiens-Français, La Société des	\$16,387	1,015,880	859,236 ¹	944,869	61,831	60,822	788
Artisans Canadiens-Français, La Société des (Infantile Branch)	13,052	31,259	7,475	31,173	12,936	12,616	40
Assomption, La Société L'	95,386	86,233	46,768	52,666	6,998	7,765	58
Brith Abraham of the United States of America, Independent Order	800,783	107,882	993,992 ²	103,672	46,462	42,925	1,972
Canada-Americaine, Association	194,613	256,949	217,526 ³	115,260	13,573	13,712	236
Canado-Americaine, Association (Infantile Branch)	1,649	2,787	837,373 ⁴	21,506	1,608	1,895	4
Degree of Honor Protective Association (Infantile Branch)	946,920	963,189	12,651 ⁵	416,946	62,583	63,480	732
Degree of Honor Protective Association (Infantile Branch)	2,221,022	49,365	2,098,746 ⁶	50,924	33,850	30,620	41
Foresters, Catholic Order of (Infantile Branch)	34,199	40,449	9,678	37,407	23,717	24,626	45
Foresters, Catholic Order of (Infantile Branch)	23,684	12,185	17,867	13,604	3,055	2,865	70
Foresters Franco-Americans	74,827	169,646	145,079	119,098	4,590	4,322	139
Free Sons of Israel	175,456	49,715	170,273 ⁷	23,284	5,372	5,272	170
Golden Cross, The United Order of the	567,891	367,437	444,066 ⁸	307,581	84,268	97,851	383
International Workers Order, Inc.	3,454,869	2,968,134	3,572,361 ⁹	1,741,788	235,699	231,587	2,488
Knights of Columbus	1,615,835	1,410,304	1,740,372	609,909	92,023	87,095	2,230
Ladies Catholic Benevolent Association (Infantile Branch)	13,727	3,060	2,970	—	8,153	7,200	7
Ladies Catholic Benevolent Association (Infantile Branch)	180,787	151,731	127,502	99,380	13,746	14,057	212
Lithuanian Alliance of America	63,001	21,506	33,076	14,762	5,296	5,846	36
Lithuanian Workers Association of	3,137,884	2,202,756	1,564,795 ⁹	931,542	114,175	121,985	512
Lutherans, Aid Association for	102,112	178,781	35,704 ¹⁰	105,764	24,246	26,416	38
Lutheran Aid Association for (Infantile Branch)	97,361	142,911	68,214 ¹¹	63,300	—	—	—
National Fraternal Society of the Deaf	—	—	—	—	—	—	—
Polish National Alliance of the United States of North America	2,470,479	2,363,755	1,717,042 ⁶	1,878,569	210,082	213,637	2,716

Polish National Alliance of the United States of North America (Infantile Branch)	96,201	181,540	56,718 ¹²	119,255	73,266	68,539	95
Polish Roman Catholic Union of America	1,475,468	958,861	949,160 ⁴	688,505	124,149	126,740	1,444
Polish Roman Catholic Union of America (Infantile Branch)	39,863	42,629	44,093	25,456	27,366	24,921	48
Polish Women's Alliance of America	425,295	330,783	254,456 ⁵	265,257	53,698	55,127	461
Polish Women's Alliance of America (Infantile Branch)	16,550	13,308	1,854 ⁶	9,286	7,420	7,022	8
Polish Workmen's Aid Fund, Inc.	118,804	23,042	83,299	30,608	5,389	5,576	55
Polish Workmen's Aid Fund, Inc. (Infantile Branch)	1,571	427	333	314	502	552	0
Scottish Clans, Royal Clan, Order of (Missouri)	259,379	249,203	236,784 ¹³	52,647	18,876	18,849	303
Sons of Zion, Order	18,067	54,052	17,294 ⁵	36,107	3,065	3,113	38
St. Jean Baptiste d'Amérique, L'Union	362,048	508,450	335,845 ¹⁴	389,020	42,845	44,221	606
St. Jean Baptiste d'Amérique, L'Union (Infantile Branch)	16,919	14,059	2,972	10,813	9,455	10,317	19
Ukrainian Workmen's Association	133,757	114,262	86,815	36,956	9,970	10,088	102
Ukrainian Workmen's Association (Infantile Branch)	7,420	8,359	2,080	4,177	2,509	2,307	5
Uniao Mederense do Estado da California, Associacao Protectora	21,651	13,752	13,651	9,378	1,207	1,207	7
United Commercial Travelers of America, The Order of	818,685	321,037	730,035	287,149	65,280	66,047	123
Vikings, The Grand Lodge of the Independent Order of	45,347	78,869	44,236	56,637	8,153	9,051	146
Workmen's Circle, The	507,147	876,812	543,421 ⁷	465,589	68,007	68,574	698
Workmen's Sick and Death Benefit Fund of the United States of America	641,020	461,415	721,379	271,939	48,653	49,626	1,096
Workmen's Sick and Death Benefit Fund (Infantile Branch)	1,175	265	—	354	984	1,464	0
Totals	\$22,216,934	\$19,277,911	\$18,819,725	\$11,750,871	1,635,959	1,651,143	18,182
OTHER STATES LODGE SYSTEM (SEGREGATED CLASS)							
Brith Abraham, of the United States of America, Independent Order	\$42,464	\$7,059	\$22,287	\$460	2,860	2,839	31
Totals	\$42,464	\$7,059	\$22,287	\$460	2,860	2,839	31
SUMMARY							
Massachusetts (lodge system)	\$4,672,725	\$2,620,724	\$5,733,676	\$1,013,627	152,443	146,527	3,969
Massachusetts (not on lodge system)	582,648	447,275	811,976	220,929	53,230	53,043	618
Other States (lodge system)	22,216,934	19,277,911	18,819,725	11,750,871	1,635,959	1,651,143	18,182
Grand totals	\$27,472,307	\$22,345,910	\$25,365,377	\$12,985,427	1,841,632	1,850,713	22,769

² Includes Permanent Disability.¹ Includes Permanent Disability, Old Age Benefits and Endowments.³ Includes Permanent Disability, Endowments and Cash Surrender Values.⁴ Includes Permanent Disability, Cash Values.⁵ Includes Cash Values.⁶ Includes Permanent Disability, Old Age Benefits and Cash Values.⁷ Includes Old Age Benefits.⁸ Includes Old Age Benefits and Cash Values.⁹ Includes Permanent Disability, Old Age Benefits, Cash Values and Dividends.¹⁰ Includes Cash Values and Dividends.¹¹ Includes Old Age Benefits and Policy Loans.¹² Includes Annuities and Cash Values.¹³ Includes Permanent Disability, Old Age Benefits, Cash Values and Policy Loans.¹⁴ Includes Endowments and Cash Values.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 3

NAME	Admitted Assets	LIABILITIES				
		Death Claims	Disability Claims	Borrowed Money	Advanced Assessments	Miscellaneous
MASSACHUSETTS (Lodge System)						
Foresters, Massachusetts Catholic Order of	\$4,505,585	\$100,167	—	—	—	\$27,481
Harrigan, Gross-Loge des Deutschen Ordens der	110,353	500	\$477	—	—	—
New England Order of Protection, Supreme Lodge	3,856,126	32,500	—	—	\$1,239	496
Portuguese Continental Union of the United States of America	7,396	—	—	—	6	—
Protective Union Madeiran of Massachusetts, Association	50,751	—	6,374 1	—	55	390
Royal Arcanum, Supreme Council of the	18,085	—	131	—	—	52
Scottish Clans (Incorporated), American Order of	30,440,153	307,598	9,068 1	—	168,169	140
United Fraternity League	35,829	—	—	—	—	27
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of	124,607	—	35	—	122	46
United Workmen of Massachusetts, Grand Lodge of the Ancient Order of (Infantile Branch)	2,456,650	28,319	—	—	1,339	7,735
Totals	\$41,613,400	\$469,084	\$16,085	—	\$170,930	\$36,367
MASSACHUSETTS (NOT ON LODGE SYSTEM)						
Adam Mickiewicz Polish National Benefit Society	\$387,356	\$200	—	—	—	—
American Express Employees Aid Society	77,177	1,400	\$92	—	—	—
Andover Firemen's Relief Association	9,418	—	—	—	—	—
Arlington Police Relief Association, Incorporated	36,607	1,500	—	—	—	—
Belmont Police Relief Association, Incorporated	13,280	—	—	—	—	—
Borenco Employees' Association	4,840	—	—	—	—	\$400
Boston Firemen's Mutual Relief Association	27,637	1,200	—	—	—	—
Boston Letter Carriers' Mutual Benefit Association	440,229	1,500	26	—	—	—
Boston Post Office Clerk's Mutual Benefit Association	184,213	1,000	648	—	\$112	—
Boston Teachers' Mutual Benefit Association	158,538	—	616	—	—	—
Boston Teachers' Mutual Benefit Association	29,590	—	—	—	—	—
Brockton Firemen's Relief Association	491	289	—	—	—	—
Brockton Masonic Benefit Association	22,413	—	—	—	—	—
Brockton Police Relief Association	34,162	—	—	—	—	—
Brookline Firemen's Relief Association	83,817	—	—	—	—	—
Brookline Police Mutual Aid Association	61,554	—	—	—	—	—
Cambridge Police Mutual Aid Association	18,706	2,000	—	\$4,950	—	—
Cape Verde Beneficent Association, Incorporated	190,317	—	—	—	—	—
Catholic Association of Lowell, Mass., The Corporation of the Members of the	37,037	—	—	—	—	—
Chelsea Police Relief Association	192	—	—	—	—	—
Commonwealth Police Protective Association	858	—	—	—	—	—
Continental Benefit Society	858	—	—	—	—	—
Dona Maria Amelia Benevolent Association	4,124	—	—	—	—	—
Eastern Commercial Travelers Accident Association	10,766	45,000	7,721	—	3,131	800
Eastern Commercial Travelers Health Association	4,455	—	28,765	—	1,493	469
Everett Firemen's Relief Association, The	15,561	—	—	—	—	—
Everett Police Mutual Aid Association, Inc.	29,398	—	—	—	—	—
Fall River Police Relief Association	40,224	—	—	—	—	—

Filele Cooperative Association Benefit Society	51,834	935	97
Fitchburg Police Relief Association	23,698		
Haverhill Firemen's Relief Association	19,727		
Hermanns' Benefit Association, Incorporated, The	73,111	2,500	
Holyoke Firemen's Aid Association, Inc.	14,938		
Holyoke Police Relief Association	23,838		
Independent Slovak Roman and Greek Catholic St. Stephen's Society of Westfield	42,304	1,500	
Italian Mutual Help Society Artillery Corporation of Brockton	5,117		
Knights of St. Stanislaus, Incorporated, The	16,187		
La Ligue des Patriotes	14,542		
Lawrence Fire Department, Mutual Relief Association of the	27,661	200	
Lawrence Perchers Relief Association, Incorporated, The	6,793		
Lawrence Police Relief Association, The	37,889		
Lexington Police Relief Association, Inc.	2,102		
Lowell Firemen's Fund Association	20,079	83	
Lowell Police Relief Association	33,708		
Lynn Fire Department, The Relief Association of the	35,111	376	
Madreran Alliance Protective Association, The	19,935		
Madreran Benevolent Operative Association, Inc.	5,035		
Marketmen's Relief Association, The	20,956		
Masonic Casualty Company, The	195,105	239	
Massachusetts Benevolent Association	935	1,000	
Massachusetts Permanent Firemen's Benefit Association	14,069		
Massachusetts Permanent Juniors and Cadet's Benefit Association	659		
Massachusetts Portuguese Mutual Aid and Benefit Operative Association	29,918		
Medford Fire Department, The Relief Association of the	9,175		
Melrose Firemen's Relief Association, Incorporated	18,582		
Metropolitan District Police Relief Association, Incorporated	84,020		
Milton Firemen's Relief Association	26,018		
Monte Pio Luso Americano Corporation, The	13,636	580	
National Mutual Aid Association	2,243		
Needham Firemen's Mutual Relief, Inc.	23,246		
New Bedford Firemen's Mutual Aid Society	22,622		
New Bedford Police Association	109,238	250	
New England Laundries Inc., Mutual Benefit Association	800		
New England Relief Association, Incorporated	10,912		
Newton Firemen's Relief Association	15,926	500	
Newton Police Benefit Association, Incorporated	68,592		
Peabody Police Relief Association, Incorporated	16,242		
Portuguese Alliance Benevolent Association	8,912		
Portuguese Association, Madeiran Union, Incorporated	15,449		
Portuguese Association of the Holy Ghost, Incorporated	2,283		
Portuguese Benevolent Association of Saint Michael the Archangel, Incorporated	20,498	500	
Portuguese Benefit Society of Our Lady of Help of Peabody, Mass., Incorporated	14,317	72	
Portuguese Benevolent Society of Saint Anthony of Lowell, Mass.	13,142		
Portuguese Catholic Benevolent Association, Incorporated	2,386		
Portuguese Liberty Mutual Aid Association, Incorporated	5,442	78	
Portuguese Mutual Association of Our Lady of Light, Incorporated	8,140		
Portuguese Woman's Benevolent Society, Inc.	17,439	3,000	

¹ Includes Permanent Disability. ² Disability only. ³ Includes Old Age Benefits.

FRATERNAL BENEFIT SOCIETIES.—TABLE No. 3—Concluded

NAME	Admitted Assets	LIABILITIES				
		Death Claims	Disability Claims	Borrowed Money	Advanced Assessments	Miscellaneous
Quincy Firemen's Relief Association	\$13,495	—	—	—	—	—
Quincy Police Mutual Aid Association	42,353	—	—	—	—	—
R. H. White Company Mutual Benefit Association	6,813	—	—	—	—	—
Revere Police Relief Association, Incorporated	7,704	—	—	—	—	—
S. Croce Di Magliano Corporation of Brockton, Mutual Help Society	5,368	—	—	—	—	—
Saint Casimir, Society of	12,151	—	—	—	—	—
Saint Catherine Benevolent Association, Incorporated	39,325	—	—	—	—	—
Saint Joseph Portuguese Benefit Association, Incorporated	14,381	\$335	—	—	—	—
Saint Joseph's Benevolent, Protective and Charitable Society of Fall River, The	6,273	334	\$55	—	—	—
Saint Francis Benefit Association, The	5,333	—	—	—	—	—
St. John the Baptist of Haverhill, The National Benevolent Union of	61,924	—	338	\$2,500	\$67	\$941
St. John Baptist Society	33,501	—	—	—	—	—
St. John Baptist Mutual Benefit Association of Salem	139,174	250	—	—	105	—
St. Stanislaus Bishop and Martyr Fraternal Benefit Society	262,939	160	—	—	—	—
Salem Police Relief Association	46,199	—	—	—	—	—
Somerville Firemen's Relief Association	51,041	—	—	—	—	104
Somerville Police Relief Association	93,842	—	—	—	—	—
Spindale City Fireman's Benefit Society, Inc., The	4,645	—	—	—	—	—
Springfield Police Relief Association of Springfield, Massachusetts, The	40,624	—	105	—	—	4
Teachers' Annuity Guild	217,444	—	12,566 ¹	—	—	—
Wakefield Police Relief Association, Inc.	10,949	—	—	—	—	—
Wakefield Police Relief Association	708	—	—	—	—	—
Watertown Police Relief Association, Incorporated	13,367	—	—	—	—	—
Wellesley Firemen's Relief Association	8,338	—	—	—	—	—
Westfield Fireman's Mutual Relief Association	32,902	—	—	—	—	—
Winchester Fireman's Relief Association, Inc.	17,204	300	105	—	—	—
Woburn Fireman's Relief Association, Inc.	8,735	—	—	—	—	—
Woburn Police Relief Association	9,560	—	—	—	—	—
Worcester Firemen's Relief Association, The	29,421	—	—	—	—	—
Worcester Police Relief Association	106,292	—	—	—	—	—
Totals	\$4,531,206	\$64,082	\$61,483	\$26,650	\$12,896	\$3,971
OTHER STATES (LODGE SYSTEM)						
American Lithuanian Roman Catholic Women's Alliance	\$67,542	—	—	—	—	—
Artisans Canadiens-Francais, La Société des	13,643,004	—	—	—	—	—
Artisans Canadiens-Francais, La Société des (Infantile Branch)	222,287	789	\$9,263	—	\$43,170	\$6,239
Association, La Société L'	855,655	1,300	2,006	—	1,048	430
Brith Abraham of the United States of America, Independent Order	2,339,887	216,500	4,250	—	4,666	49
Canada-Americaine, Association	3,057,521	12,796 ²	4,105	\$13,000	7,547	116,380
Canada-Americaine, Association (Infantile Branch)	11,227	60	—	—	110	7,329
Degree of Honor Protective Association	13,221,183	47,351	—	—	29,402	26,347
Degree of Honor Protective Association (Infantile Branch)	105,513	—	—	—	4,729	1,866
Foresters, Catholic Order of	34,896,058	208,515	—	—	316,892	240,559

Foresters, Catholic Order of (Infantile Branch)	97,550	1,452	—	63	—
Foresters, Franco-Americaine	117,043	—	—	1,381	15,168
Free Sons of Israel, The	1,784,449	19,695	—	—	232
Golden Cross, The, United Order of the	656,620	11,350	—	—	29,357
International Workers Order, Inc.	1,012,616	33,005	10,089	—	98,253
Knights of Columbus	46,193,120	372,642 ³	—	24,853	22,069
Ladies Catholic Benevolent Association, The	22,709,735	122,654	—	1,033	—
Ladies Catholic Benevolent Association, The (Infantile Branch)	89,976	—	—	8,660	1,253
Lithuanian Alliance of America	1,593,701	30,051	—	1,248	—
Lithuanian Workers, Association for	21,076,022	2,710	—	330	607,246
Lutherans, Aid Association for	533,623	57,582	—	4,763	10,152
Lutherans, Aid Association for (Infantile Branch)	1,896,481	—	—	27,030	—
National Fraternal Society of the Deaf	22,290,483	3,871	2,605	1,026	—
Polish National Alliance of the United States of North America (Infantile Branch)	1,031,028	329,305	—	—	591,570
Polish National Alliance of the United States of North America	14,101,346	3,633	—	—	21,522
Polish Roman Catholic Union of America	479,253	69,862	—	—	500,010
Polish Roman Catholic Union of America (Infantile Branch)	4,048,197	90	—	—	16,976
Polish Women's Alliance of America	264,811	20,032	—	650	33,144
Polish Women's Alliance of America (Infantile Branch)	188,398	—	—	273	92
Polish Workmen's Aid Fund, Inc.	9,541	5,913	2,830	—	—
Polish Workmen's Aid Fund, Inc. (Infantile Branch)	2,933,248	—	—	—	—
Polish Workmen's Aid Fund, Inc. (Missouri)	370,803	11,980	—	751	2,606
Sons of Zion, Order	6,053,684	3,294	8,516	13,511	1,108
St. Jean Baptiste d'Amerique, L'Union	86,039	16,629	—	553	107,558
St. Jean Baptiste d'Amerique, L'Union (Infantile Branch)	1,798,573	6,200	—	—	—
Ukrainian Workmen's Association	150,435	—	—	—	607
Ukrainian Workmen's Association (Infantile Branch)	160,583	758	613	—	19,578
Uniao Madeirense do Estado da California, Associacao Protectora	1,147,067	421,301	157,020	74,818	64,024
United Commercial Travelers of America, The order of	714,726	3,422	—	1,130	15,365
Vikings, The Grand Lodge of the Independent Order of	6,501,295	46,282	12,500	—	—
Workmen's Circle, The	3,806,703	38,869	44,659	4,359	1,016
Workmen's Sick and Death Benefit Fund of the United States of America	9,921	—	—	—	—
Workmen's Sick and Death Benefit Fund, of the United States of America (Infantile Branch)	—	—	—	—	—
Totals	\$232,575,767	\$2,198,806	\$281,251	\$71,000	\$1,056,824
OTHER STATES LODGE SYSTEM (SEGREGATED CLASS)					\$2,488,358
Brith Abraham, of the United States of America, Independent Order	\$225,494	\$2,250	—	—	—
Totals	\$225,494	\$2,250	—	—	—
SUMMARY					
Massachusetts (lodge system)	\$41,613,400	\$469,084	\$16,085	\$170,930	\$36,367
Massachusetts (not on lodge system)	4,531,206	64,082	61,483	12,896	3,971
Other States (lodge system)	232,575,767	2,198,806	281,251	1,056,824	2,488,358
Grand totals	\$278,720,373	\$2,731,972	\$358,819	\$97,650	\$2,528,696

² Includes Surrender Values.¹ Annuities only.³ Includes Old Age Benefits.

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